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1992 Directory of Trust Institutions

TRUSTS & ESTATES

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About The Cover

The Directory Of Trust Institutions is your sourcebook for the coming year. The Directory gives contacts, lists authorities and lets you know the status of trust business in your area. Cover photo courtesy Wechsler's.

TRUSTS ESTATES
1992 Directory of Trust Institutions

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Mark Kozlowski

We're changing the face of epilepsy

For the past twenty years, the Epilepsy Foundation of America's programs have been making inroads on this serious condition.

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BPA

1992 Directory of Trust Instiutions

30th Annual 1992 Directory of Trust Institutions

On the following pages are listed over 5,000 Bank & Trust Departments located throughout the United States & Canada. Included are the name, address, zip code and phone number of each bank in alpha/geo order. You will also find the name and title of each principal trust and estate planning officer. Most entries list the value of the bank's trust assets.

If your trust institution is not listed in these pages and you would like to be included in the next edition, please send a request on your letterhead to: TRUSTS & ESTATES Directory of Trust Institutions, 6255 Barfield Road, Atlanta, GA 30328.

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United States Trust Institutions

30th Annual

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TrOpers: Gus Semmler, VP&Mgr
Tax: Jeannette Arthur, VP&Mgr
Nb: Edward L. Stowe, VP&Mgr
RE: Kenneth W. Frankel, VP&Mgr
InvRes: Barbara Walchli, VP&Mgr

Prescott

VALLEY NATIONAL BANK
117 E. Gurley St. 86301
602/771-6259
(Branch of Phoenix)
Mgr: Paul R. Border, III, VP&Mgr

Scottsdale

CHASE

CHASE TRUST COMPANY OF ARIZONA
7501 E. McCormick Pkwy. 85258
602/248-8600
(Branch in Scottsdale)
Hd: Robert E. Blakemore, VP
PersTr: Thomas G. Rumph, SrVP
TrInv: William L. Critchfield, AVP

FIRST INTERSTATE BANK OF ARIZONA
P.O. Box 5930 85261
602/528-7461
(Branch of Phoenix)
Mgr: Albert M. Bernal, VP&TO

HARRIS TRUST BANK OF ARIZONA
(A wholly owned subsidiary of Harris Bankcorp - Chicago)
6263 N. Scottsdale Rd., Ste. 100 85250-5401
602/951-4600 Tr$1.6 Bil
(Branches in Sun City & Tucson)
Thomas F. Jones, Jr., VChm&ChTO
InvMgt: David J. Winter, CFA,SrVP
Michael D. Rees, AsstVP
Daniel A. Rinder, CFA,AsstVP
Carole Christakis, IO
Nb: D. Bruce Frobes, SrVP&SrMktgO
William D. Myers, VP&EBT
Paula J. Garner, AsstVP
RE: Thomas R. Hackett, SrVP
AcctAdm: A. R. Olson, SrVP
Jon P. Engebretson, VP
Thomas R. Heise, AsstVP
TrOpers: James W. Tomlinson, VP
TrCoun: Nancy C. Burnett, AsstVP
Helen Chau, AsstContr
TrTx: Kathleen Kelly, Mgr
EBT: Glenn A. Elstoen, AdmTO
Personnel: Monica Austin, AsstVP&DirHR
CorpSvc: Carol Lampman

M&I MARSHALL & ILSLEY TRUST CO. OF ARIZONA
9333 N. 90th St. 85258
602/230-7480
(Branch of Phoenix)

VALLEY NATIONAL BANK
4821 N. Scottsdale Rd., P.O. Box 1767 85252
602/890-6975
(Branch of Phoenix)
Mgr: William Hoeman, VP
Kirke Meeks, VP&IO
E. C. Stegmann, VP
Joan Manning, AsstVP
Marsha Malmstrom, AsstVP
Kaye Beth Vietti, BDO&AsstVP
Marilyn Budolfson, AsstVP
Kathleen M. Diaz, TO
Carl Fredman, AsstVP&TO

Sedona

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 319 86336
602/282-2223
(Branch of Phoenix)
Mgr: Daniel J. Atfield, VP&TO

Sun City

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 1039 85372
602/876-5925
(Branch of Phoenix)
Mgr: Larry S. Rousey, VP&TO

HARRIS TRUST BANK OF ARIZONA
10001 W. Bell Rd., Ste. 154 85351
602/841-8411
(Trust and Banking Services)
Mgr: Colleen Kelly, VP
AcctAdm: Karen Clark, VP
Bnk: Kerry L. Aycock, SrBnkSvcRep

M&I MARSHALL & ILSLEY TRUST COMPANY OF ARIZONA
10240 W. Bell Rd. 85351
602/977-4238
(Branch of Phoenix)
Neil A. Riddle, VPAdmin
Frederick A. Schertenlieb, VPSls
Elizabeth Reeve, VPSls

NORTHERN TRUST BANK OF ARIZONA
10220 W. Bell Rd., Ste. 120 85351
602/972-0693
(Branch of Phoenix)
Mgr: Rae M. McMillan, VP
Thomas H. Nash, VP

NORWEST BANK ARIZONA, N.A.
10001 W. Bell Rd., Ste. 107 85351
(Branch of Phoenix)
Hd: Richard C. Villars, VP

SECURITY PACIFIC BANK ARIZONA
P.O. Box 1939 85372
602/842-1960
(Branch of Phoenix)
Mgr: Stephen S. Mather, VP&TO
TrInv: Thomas E. Gorman, VP
Nb: R. Joe By r, VP

VALLEY NATIONAL BANK
10300 W. Thunderbird Blvd., P.O. Box 690 85372
602/589-3636
(Branch of Phoenix)
Mgr: Richard E. McKnight, VP
Wayne Lutz, VP&BDO
Robert Schumacher, VP
Charles Lieder, AsstVP
Diane Puike, AsstVP
Patti A. Alexander, TO

VALLEY NATIONAL BANK-SUN CITY WEST
13501 Camino del Sol, P.O. Box 29517 85038
602/589-3832
(Branch of Phoenix)
Dan P. Kammrath, AsstVP

Tucson

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 350 85702
602/792-5112
(Branch of Phoenix)
Mgr: Wilbert W. Runcorn, VP&TO

HARRIS TRUST BANK OF ARIZONA
La Paloma Corporate Center
3561 E. Sunrise 85718
602/577-1344
(Trust Department Branch)
Mgr: Roger A. Landis, CFP,VP
AcctsAdm: James M. Buckley, VP
Paul M. Wendee, CFP,AsstVP

NORTHERN TRUST BANK OF ARIZONA
6373 E. Tanque Verde Rd., Ste. 100 85715
602/298-3300
(Branch of Phoenix)
Mgr: Bruce Bates, VP
Nb: William Christian, 2ndVP
Adm: Lloyd Clark, VP
Todd Ackerman, VP
Inv: Linda Tamfen, 2ndVP

SECURITY PACIFIC BANK ARIZONA
P.O. Box 26936 85726
602/792-7774
(Branch of Phoenix)
Mgr: Thomas W. Shelby, VP&TO
TrInv: John H. Payne, VP
Nb: David Bevans, VP
Claire Moore, VP

VALLEY NATIONAL BANK
5210 Williams Circle, P.O. Box 13779 85732
602/792-7166
(Branch of Phoenix)
Mgr: Donald F. Romano, VP
Joe Cybulsky, VP&AsstMgr
Thomas Zoellner, VP&IO
Mason Borgman, VP
Evelyn Holloman, TO
Kathleen Hanley, TO
Nancy Whitley, TrInvO
Maria Elba Leon, VP&BDO
Corey Anderson, VP&BDO
Michael Bolar, TrInvO
Diantha Ellingsworth, AsstVP
Joanne Repcik, AsstVP

Yuma

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 1256 85364
602/343-7912
(Branch of Phoenix)
Mgr: Janis K. Saunders, VP&TO

ARKANSAS

Batesville

CITIZENS BANK
P.O. Box 2156 72503-2156
501/793-4441 Tr$3.951 Mil
Hd: Gene Crawford, TO

WORTHEN TRUST COMPANY-BATESVILLE
P.O. Box 2557 72503
501/793-4141 Tr$4.971 Mil
Hd: Betty Campbell, VP&TO
Louise Walker, TO

Bella Vista

BANK OF BENTONVILLE
P.O. Box 1229 72712
501/271-1284
(Affiliate of Arvest Trust Company, Nat Assn.)
Rex Wolstenholm, AsstVP&TO
Peggy A. King, AsstTO

Benton

BENTON STATE BANK
146 W. South St. 72015
501/778-0431 Tr$12 Mil
Hd: Russell Coleman

THE UNION BANK OF BENTON
207 W. Conway St.
P.O. Box 687 72015
501/778-0411 Tr$1.9 Mil
Hd: Ray Pennington, 2ndVP&TO

Bentonville

BANK OF BENTONVILLE
P.O. Box 1229 72712
501/271-1274
(Affiliate of Arvest Trust Company, Nat Assn.)
Bob R. O'Neal, SrVP
Becky Erickson, AsstTO

Berryville

THE FIRST NATIONAL BANK
305-307 Public Sq., P.O. Box 367 72616
501/423-6601 Tr$2.4 Mil
Hd: W. A. Hudspeth, III

Blytheville

FARMERS BANK & TRUST CO.
400 W. Main St. 72315
501/763-8101 Tr$8.9 Mil
Hd: Dona Holmes, TO
TDP: Shirley Richardson, AsstCsh

THE FIRST NATIONAL BANK IN BLYTHEVILLE
P.O. Box 809 72316
501/763-4443 Tr/o$1 Mil
Hd: Wm. J. Tomlinson, Pres

Camden

MERCHANTS & PLANTERS BANK, N.A.
123 Washington St. SE, P.O. Box 1017 71701
501/836-8136
Jim Jordan, CEO&ChmBd
Dot Weaver, VP&TO

WORTHEN TRUST COMPANY, INC.
P.O. Box 977 71701
501/836-5701 Tr$8.061 Mil
Hd: E. M. Horton
Gwen Rogers, AsstTO

Carlisle

CITIZENS BANK & TRUST
118 N. Court St., P.O. Box 69 72024
501/552-7574 Tr$10 Mil
Hd: M. Gaines Young, Jr.

Conway

THE FIRST NATIONAL BANK
1 National Plaza, 1022 Main St.
P.O. Box 279 72032
501/450-4735 Tr$23 Mil

WORTHEN TRUST CO., INC.
P.O. Box 729 72032
501/329-5656 Tr$20.844 Mil
Hd: Richard P. Clark, II
Louise Walker, TO

Crossett

FIRST NATIONAL BANK OF CROSSETT
210 Main St. 71635
501/364-1300 Tr$15 Mil
Hd: J. Jenkins, VP&SrTO

De Witt

DE WITT BANK & TRUST CO.
P.O. Drawer 71 72042
501/946-3531 Tr$25 Mil
Hd: Dean Bell, VP&TO

FIRST NATIONAL BANK
P.O. Drawer 511 72042
501/946-3551
Hd: Warren A. Jennings, VP&TO

Des Arc

FARMERS & MERCHANTS BANK
P.O. Box 369 72040
501/256-4191 Tr$3.8 Mil
Hd: Sherod S. White, Pres

Subscribers to
TRUSTS & ESTATES
include presidents; vice presidents; trust or investment officers; partners; managers; chartered life underwriters; consultants; employee benefit and pension officers of banks; insurance companies; law firms; accounting companies; non-profit organizations and foundations; finance planning firms and services; investment companies; counselors of estates, taxes, life insurance, planning actuarial and employee benefits; government agencies; professional and trade associations and others allied to the field.

ARKANSAS (Cont.)

Dumas

MERCHANTS & FARMERS BANK
130 W. Waterman St. 71639
501/382-6074 Tr$6 Mil
Hd: Brian Payne, VP&TO
TrOpers: Glenda Owen, AsstVP&AsstTO

El Dorado

EXCHANGE BANK & TRUST CO.
P.O. Box 641 71730
501/862-6683
Hd: R. Douglas Wright, SrVP&Mgr

FIRST NATIONAL BANK OF EL DORADO
P.O. Box 751 71731
501/863-3181 Tr$192 Mil
Hd,TrInv,Nb: David L. Barry, SrVP&Mgr
PersTr,Est: Mrs. Voncile Berry, VP&TO
Joe White, VP&TO
EmplBen: Geren D. Buker, AsstVP&TO
CorpTr: Judy Braswell, AsstTO
Opers: Pam Bradley, Supv

NATIONAL BANK OF COMMERCE
P.O. Box 992 71731
501/862-8161 Tr$65.8 Mil
Hd: C. Duke Allison, Jr., SrVP&TO
PersTr: Glen R. Jones, TO@
TrOpers: Robin Northcutt

Fayetteville

THE BANK OF FAYETTEVILLE, N.A.
1 S. Block St., P.O. Box 1728 72702
501/444-4444 Tr$13 Mil
Hd: Janice G. Torbett

FIRST NATIONAL BANK OF FAYETTEVILLE
P.O. Box 1287 72702
501/575-7010
Hd: Mark A. Lungaro, SrVP&TrDivMgr
PersTr: Tabitha Lipscomb, VP&TO
EmplBen: Theresa Ewing, AsstVP&EBAdm
TrOpers: Fran McCandless, AsstVP

McILROY BANK & TRUST
P.O. Box 1327 72702
501/575-1128
(Affiliate of Arvest Trust Company, Nat. Assn.)
Robert P. Plummer, SrVP
Mark Gibson, AsstVP&TO

Forrest City

FIRST NATIONAL BANK OF EASTERN ARKANSAS
P.O. Box 2019 72335
501/633-3112 Tr$5 Mil
Hd,PersTr,CorpTr: Roy Jackson, VP&Auditor
TrOpers: Margie Whittenton, AsstCsh

PLANTERS BANK & TRUST CO.
321 N. Rosser St., P.O. Box 1539 72335
501/633-2833 Tr/u$1 Mil
Hd: Nelle J. Surguine, TO

Fort Smith

CITY NATIONAL BANK
P.O. Box 47 72902
501/785-2811 Tr$30 Mil
Hd: Jeryl Q. Looper, SrVP&TO

FIRST NATIONAL BANK OF FORT SMITH
P.O. Box 7 72902
501/782-2041 Tr$204 Mil
Hd: Wayne F. Swofford, SrVP&TO
PersTr: William B. Buergler, VP&TO
Ellen Tarkington, AsstVP&TO
TrInv: Elizabeth Echols, TO
EmplBen: Barbara B. Hill, VP&TO
TrOpers: Kim Snipes, TO

MERCHANTS NATIONAL BANK
P.O. Box 17007 72917
501/785-7500 Tr$126 Mil
Hd: Charles W. Blaschke, VP&Mgr
Robert A. Fugate, VP&TO
Ruth Whitlock, VP&TO

Gillet

PLANTERS & MERCHANTS BANK
Main & Third Sts., P.O. Box 357 72055
501/548-2211 Tr/u$1 Mil
Hd: Larry E. Bauer, Pres&TO

Greenwood

FARMERS BANK
72936
501/996-4171 Tr$.5 Mil
Hd: Ed Wilkinson, VP

Harrison

THE SECURITY BANK
P.O. Box 1078 72602
501/741-8200 Tr$1.7 Mil
Hd: Jim Boze, Pres&TO

WORTHEN NATIONAL BANK
P.O. Box 730 72601
501/741-2355 Tr$3 Mil
Hd: Doris Arnold, VP

Helena

FIRST NATIONAL BANK OF PHILLIPS COUNTY
P.O. Box 160 72342
501/338-6751 Tr$13 Mil
Hd: H. M. Richmond, SrVP,TO&Csh
Nb: Monica Brasel, TrAdmin

HELENA NATIONAL BANK
P.O. Box 280 72342
501/338-6451 Tr/u$1 Mil
Hd: Leon J. Rinke, VP&TO

Hope

CITIZENS NATIONAL BANK
P.O. Box 599 71801
501/777-2313 Tr/u$6 Mil
Albert Graves, ChmBd
Mitchell LaGrone, VChmBd
John Robert Graves, Pres&CEO
Dennis Ramsey, ExecVP&SrTO
Pat Severns, VP&TO
Jim Tate, VP&TO

FIRST NATIONAL BANK
P.O. Box 520 71801
501/777-2363 Tr/u$5 Mil
Hd: Thomas E. Hays, Jr.

Hot Springs

FIRST COMMERCIAL TRUST COMPANY
A.B.T. Office
P.O. Box 5640 71902
501/624-8834 Tr$80 Mil
Hd,PersTr,TrOpers: Bill Kirst, VP&TrMgr

WORTHEN TRUST COMPANY-HOT SPRINGS
P.O. Box 1000 71902
501/321-8070 Tr$68.644 Mil
Hd: Velzene Wilson, SrVP&TO
PersTr: Gene Parker, VP
Winnie Trawick, VP
PersTr,CorpTr: Lola Fisher, VP
PersTr,TrOpers: Glenn Ellis, VP
TrInv,EmplBen: Susan Munos

Jacksonville

FIRST JACKSONVILLE BANK & TRUST
P.O. Box 827 72076
501/982-4511 Tr$48 Mil
Hd: John R. McNee
TrOpers: Betty Seales, AsstTO

Jonesboro

CITIZENS BANK
P.O. Box 1800 72403-1800
501/932-6603 Tr$100 Mil
Hd: Cindy French, AsstVP
PersTr,CorpTr: Larry B. Boling, TO
Nb: Curtis McKinney

MERCANTILE BANK
P.O. Box 6018 72403
501/933-2227 Tr$48.9 Mil
Hd,CorpTr,EmplBen: Craig Boone, VP&TrMgr
PersTr: Steve Baker, VP
TrInv: Ron McDaniel, VP
TrOpers: Donna Shatley

Kingston

MADISON BANK & TRUST
101 Public Sq., P.O. Box 39 72742
501/665-4101 Tr$1 Mil
Hd,TrInv,ComTrF,EmplBen: Roland Willshire
PersTr,TrOpers,Nb: Carla Hathorn

★ Little Rock

FIRST COMMERCIAL NATIONAL BANK, N.A.
FIRST COMMERCIAL TRUST
P.O. Box 1471 72203
501/371-6700 Tr$1.4 Bil
Hd: Charles A. Hadden, Chm&CEO
PersTr: Dale J. Winthroath, Pres
Leon Helms, SrVP
CorpTr,TrOpers: Bonnie McKenzie, VP
TrInv: Mary Sue Jacobs
EmplBen: Al M. Crawford, VP

PULASKI BANK & TRUST CO.
Pierce & R Sts. 72207
501/661-7821 Tr$58 Mil
Hd: Holly E. Mathisen, VP
TrOpers: Beverly W. Sawyer, AsstVP&TO

UNION NATIONAL BANK
P.O. Box 1541 72203
501/378-4221 Tr/o$1.2 Bil
Hd: Michael O'Brien, ExecVP
William Thompson, 1stVP
TrInv: Taney A. Brazeal, Jr., VP&TrInvO
EmplBen,Nb: Dick Cirks
TrOpers: Julie Anderson, VP&TOpO
Nb: Rob Thorpe, FinSvcsO
EmplBen,Admin: Mackey Faulkner, EBO
CorpTr: Chuck Browning, CTO

WORTHEN NATIONAL BANK OF ARKANSAS-LITTLE ROCK
P.O. Box 1681 72203
501/378-1237 Tr$208.066 Mil
Hd: Mike Dowling, SrVP
PersTr: Warren Wiltshire, VP&SrTO
Anne B. Roark, TO
Jane T. Gunter, TO
Jerri T. Anderson, TO
CorpTr: Gene Jennings, CTO
TrInv: Aubrey L. Avants, SrVP
Jim Shenep, TrInvO
Doris Bunting, AsstTrInvO
EmplBen: Ernie Farquharson, VP&TO
Judy McNeese, TO
David Falconer, TO
TrOpers: Dave Rudolph, VP&TOpMgr
Myra Underwood, TOpO
Cathy Rushing, TOpO

Magnolia

FARMERS BANK & TRUST
P.O. Box 250 71753
501/235-7000 Tr$21 Mil
Hd: Bruce D. Maloch, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 400 71753
501/234-1234 Tr$13 Mil
Hd: Homer F. Greer, Jr., VP&TO

McGehee

McGEHEE BANK
P.O. Box 787 71654
501/222-3151 Tr$24 Mil
Hd: James Michael Smith, TO
Nb: Sam Bowman, Chm

Monticello

COMMERCIAL BANK & TRUST COMPANY
P.O. Box 150 71655
501/367-6221 Tr$1.2 Mil
Hd: George T. Harris, ExecVP&TO
PersTr: Sue Pritchard, AsstTO

UNION BANK & TRUST CO.
P.O. Box 270 71655
501/367-3453
Hd: David W. Henry, TO

Mountain Home

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 72653
501/425-2101 Tr$28 Mil
Hd: Buddy Johnson, VP&TO

PEOPLES BANK & TRUST
9th & Baker Sts. 72653
501/425-2166 Tr$24.3 Mil
Hd: Paul E. Johnson, VP&TO
TDP: Marvina Carson, AsstTO
Karla Whitaker, TrSec

WORTHEN TRUST COMPANY-MOUNTAIN HOME
650 South St. 72653
501/425-5171
Hd: Rick Cooper, VP

Newport

THE FIRST STATE BANK OF NEWPORT
P.O. Box 340 72112
501/523-7500 Tr$2 Mil
Hd: Laverne Crum
Nb: Robert L. Smith

North Little Rock

ONE NATIONAL BANK
P.O. Box 5761 72119
501/370-4460 Tr$65 Mil
Hd,PersTr,CorpTr: Michael McBryde, SrVP&TO
TrOpers: Anne Porter, AsstVP&TOpO
Connie Cave
Cindy Hammonds
Patti Davis

THE TWIN CITY BANK
One Riverfront Place 72119
Tr$150 Mil
Hd: Kenneth D. Hammonds
PersTr: Mary Ann Johnson
Phil Rogers
TrInv,EmplBen: John Ploszay
TrOpers: Debbie Saylor

WORTHEN NATIONAL BANK OF ARKANSAS-NORTH LITTLE ROCK
120 Main St. 72114
501/378-4460 Tr$26.246 Mil
Hd: Mike McBryde, VP
Anne Porter, TO

Paragould

FIRST NATIONAL BANK
P.O. Box 700 72450
501/239-8521
Hd: William Oliver

SECURITY BANK
Court & Pruett Sts. 72450
501/239-9571 Tr$4 Mil
Sharon Johnson, TO

Pine Bluff

SIMMONS FIRST NATIONAL BANK
P.O. Box 7009 71611
501/541-1111 Tr$221 Mil
Hd: John L. Rush, ExecVP
PersTr: Robert L. Hart, Jr. VP&TO
CorpTr: Nadine Kee, CTO
TrInv,ComTrF: Pat D. Moon, VP&TO
EmplBen: Greg Gough, TO
TrOpers,TDP: Sharon Hudson, TOpO
Nb: DeTri McGhee, TMO

WORTHEN TRUST COMPANY, INC.
P.O. Box 6208 71611
501/541-8181 Tr$151 Mil
Hd: Richard L. Metcalf, SrVP
PersTr: Iris Rusing, TO
Bonnie Rauls, TO
Jane Townsend, TO
EmplBen: Joe Clement, VP&TO
Robin Boykin, TOpO
Janice Acosta, AsstTO

Reyno

FARMERS & MERCHANTS BANK
P.O. Box 108 72462
501/769-2300 Tr$2 Mil
Hd: David Dudley, Pres

Rogers

ARVEST TRUST COMPANY, NATIONAL ASSOCIATION
P.O. Box 809 72757-0809
501/636-1975 Tr$243 Mil
(Affiliate offices in Bank of Bentonville, Bella Vista, Bank of Bentonville, Bentonville; McIlroy Bank and Trust, Fayetteville and First National Bank, Siloam Springs)
Hd: John P. League, Pres&CEO
PersTr: Phillip R. Dixon, SrVP
CorpTr: Mary Ella Earle, TO
TrInv: L. Scott Phillips, VP&TrInvO
EmplBen: Fred Lookadoo, VP&TO
TrOpers: G.E. "Mickey" Cooper, VP&TO

FARMERS & MERCHANTS BANK
4th & Chestnut, P.O. Box 250 72757
501/636-4233
Hd: Mitzi Smith

Russellville

WORTHEN TRUST CO.
(Formerly known as Peoples Bank & Trust)
P.O. Box 220 72801
501/964-2157 Tr$18 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb
James W. Lanier, SrVP&TO
Suzy Griffin, TO
TDP: Debbie Matlock, Admin Asst-Tr

Searcy

FIRST NATIONAL BANK
P.O. Drawer 608 72143
501/268-4211 Tr$8 Mil
Hd: Wayne Hartsfield, Pres&TO

FIRST SECURITY BANK
P.O. Box 1009 72143
501/268-9871 Tr$12 Mil
Hd: Mike Hutsell, AsstVP&TO

Sheridan

GRANT COUNTY BANK
101 N. Oak St. 72150
501/942-3145 Tr$1 Mil
Hd: D. E. McCoy, Jr., Pres&TO

Siloam Springs

ARKANSAS STATE BANK
P.O. Box 400 72761
501/524-8101 Tr$6 Mil
Hd: Don DeFreece, TO
Norene Barnes, AsstTO

FIRST NATIONAL BANK
P.O. Box 130 72761
501/524-5141
(Affiliate of Arvest Trust Company, Nat. Assn.)
Holly Fields, AsstVP&TO
Marilyn Jackson, TrAdminAsst

Smackover

SMACKOVER STATE BANK
708 N. Broadway, Box 107 71762
Jim Yeager, VP&TO

Springdale

FIRST NATIONAL BANK OF SPRINGDALE
P.O. Box 249 72764
501/750-5500 Tr$38 Mil
Hd,PersTr,TrInv,EmplBen:
Edwin B. Cantrell III, SrVP&TO
TrAdmin: Jean Dipboye, TO
TrOpers,TDP: Leona Tolley, TOpO

WORTHEN TRUST CO., INC.
P.O. Box 189 72765
501/751-1500 Tr$20.724 Mil
Hd: Robert A. Phillips, SrVP&TO
TrSvcs: Joan Legg, TO
Marie Breuer, AsstTO

Stuttgart

FARMERS & MERCHANTS BANK
P.O. Box 947 72160
501/673-6911 Tr$28 Mil
Hd: Richard McMinn, VP&TO

FIRST NATIONAL BANK
P.O. Drawer 908 72160
501/673-3545 Tr$47 Mil
Hd: Floyd Voumard
TrAdmin: Pam Smith
TrOpers,TDP: Frances Lee

Texarkana

STATE FIRST NATIONAL BANK
State Line Plaza, P.O. Box 8000 75502
501/773-4541 Tr$97 Mil
Hd,PersTr,Nb: Gregory S. Torrance, SrVP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
TrOpers: Brenda S. Engster, TO
CorpTr: Diane Youngblood, AsstTO
ComTrF: Betty Anthony, AsstTO
EmplBen: Al Melde, AsstTO

Van Buren

CITIZENS BANK & TRUST CO.
P.O. Box ~~469~~ 72956
501/474-1201 Tr/u$1 Mil
Hd,PersTr,TrOpers: Ewel Lee

Warren

FIRST STATE BANK
P.O. Box 29 71671
501/226-2601 Tr$1 Mil
Hd: Freddie M. Mobley, Pres&TO

WARREN BANK & TRUST CO.
P.O. Box 350 71671
501/226-2621 Tr$15 Mil
Hd: Mike Shull, AsstVP&AsstTO

West Memphis

BANK OF WEST MEMPHIS
P.O. Box 2128 72301
501/735-2922 Tr/o$3.6 Mil
Hd: Arley Knight, SrVP&TO
TrOpers: Mary Goe, VP&TOpO

The Directory of Trust Institutions is included in a T&E subscription!

ARKANSAS (Cont.)

Wynne

CROSS COUNTY BANK
P.O. Box 9 72396-0009
501/238-8171 Tr/u$.7 Mil
Hd: Ken McClanahan, Pres&TO

FIRST NATIONAL BANK OF WYNNE
P.O. Box 129 72396
501/238-2361 Tr$4.5 Mil
Hd: Doyl E. Brown, Chm&TO
Carolyn Miller, AsstVP&TO

CALIFORNIA

Anaheim

PACIFIC INLAND BANK
888 S. West St. 92802
714/563-5100 Tr$140 Mil
Hd,ComTrF: Kenneth J. Cummins, SrVP&Mgr
PersTr: Fredrick Thompson, VP
EmplBen: Amy Johnson Romaker
TrOpers: Philmore Chapman, VP
TrInv: Philip Bourdillon, SrVP
Sales: William P. Gunn

Beverly Hills

THE BANK OF CALIFORNIA
9401 Wilshire Blvd., 6th Fl. 90212
213/205-3059
(Branch of San Francisco)
Nb: Debra Papageorge, VP

CITY NATIONAL BANK
120 S. Spalding Dr. 90212
213/550-5656 Tr$2.3 Bil
DivHd: G. B. Williams, ExecVP
TrAdmin: Janet Elliott, VP
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EmplBen: Joyce Smith, EBO

Greeley

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$175 Mil
Mgr: Mike Phillips, SrVP
EmplBen: Eldon Grimes, VP&TO
PersTr: Cheryl M. Jarchow, VP&TO
TrInv: Don Taylor, VP&TO

UNITED BANK OF GREELEY
P.O. Box 1058 80632
303/356-1000 Tr$69 Mil
Hd: Richard C. Gray
PersTr: James W. Price, VP
Carol A. Cox, AMO
EmplBen: Dana Luter, AsstVP
PortMgr: Cinda Smith, AMO

Gunnison

THE GUNNISON BANK & TRUST CO.
P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: Kay Averill, AsstVP&SrTO
Linda Forrest, TO

Holly

FIRST BANK & TRUST
P.O. Box 607 81047
719/537-6547 Tr$2.881 Mil
Hd: J. B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich
TDP: Kammie D. Sitts

La Junta

COLORADO BANK & TRUST CO.
P.O. Box 499 81050
719/384-8131 Tr$10 Mil
Hd: R. M. Jones, Pres&TO
PersTr: Janet Hill, CPA,SrVP&TO

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80160
303/794-4291 Tr$6 Mil
Hd: Vern Hendrickson, Pres
TrOpers: Shirley Mann

Longmont

COLORADO NATIONAL BANK LONGMONT
P.O. Box 239 80501
303/776-5757 Tr$30 Mil
Hd: Beverly A. Schrenk, TO

FIRST NATIONAL BANK OF LONGMONT
401 Main St., P.O. Box 209 80501
303/776-5800 Tr$67 Mil
PersTr,CorpTr,TrInv,EmplBen,Nb:
John A. Kuhn, VP&SrTO
PersTr,TrOpers: Darlene Mitchell, TO

Loveland

FIRST NATIONAL BANK
P.O. Box 29 80539
303/667-3443 Tr$173 Mil
Hd: Morrison L. Heth, ExecVP&TO

HOME STATE BANK
P.O. Box 329 80539
303/669-4040 Tr$2.8 Mil
Hd: Jack Devereaux, Pres
Arlene Kramer, TO

Pueblo

COLORADO NATIONAL BANK-PUEBLO
P.O. Box 156 81002
303/545-1331 Tr/o$80 Mil
Hd,TrInv,Nb: Theodore A. Schmidt, VP&TO
PersTr: Bruce S. Farquhar, TO
TrOpers: Virginia Jiminez, TOpSupv
EmplBen: Steven E. Melvin, VP&TO

PUEBLO BANK & TRUST CO.
P.O. Box 639 81002
719/545-1834 Tr$70 Mil
Hd: Robert L. Hays, Pres&CEO
Hd,TrInv,EmplBen:
Steven E. Melvin, 1stVP&SrTO
PersTr: James A. Murray, VP&TO
Phillip W. Hocker, VP&TO
CorpTr,ComTrF: Cheryl B. Hamilton, TrAdmin
CorpTr,ComTrF,TrInv,EmplBen,TrOpers,Nb,TDP:
Wesley J. Ursick, TO
Prob: Dorothy Stanford, AsstTO

Wheat Ridge

LAKESIDE NATIONAL BANK
P.O. Box 12000, Denver 80212
303/455-2000 Tr$90 Mil
Hd: David C. Wilkinson, VP
PersTr: Inez Pitt
Debbie Reeves
TrOpers: Marie Abbato

CONNECTICUT

Branford

BRANFORD SAVINGS BANK
45 S. Main St., P.O. Box 805 06405
203/481-3471 Tr$50 Mil
Hd: Marc E. Vincent, SrVP&TO

Bridgeport

CITYTRUST
961 Main St. 06602
203/384-5195 Tr$1.6 Bil
(Branches in Darien, Fairfield & Waterbury)
Hd: Roger L. Perry, ExecVP
CorpTr,EmplBen: Kimberly Davis, VP
ComTrF: James Holdsworth, SrVP
TrOpers: Eric Fay, VP
Nb: Rodger Randall, VP
PersFinSvc: Vincent Griffin, SrVP

CONNECTICUT NATIONAL BANK
850 Main St. 06604
203/579-3656
(Branch of Hartford)
Hd: Michael A. Selikoff, VP
TrInv: Arthur R. Jann, VP

LAFAYETTE BANK & TRUST CO.
P.O. Box 1899 06601
203/336-6130 Tr$59 Mil
Hd,TrDept: Betsy H. Barnston, SrVP
PersTr: Brian J. Barrett, VP
TrInv: Wayne Card, AsstVP&TrInvO
EmplBen: John O'Reilly
TrMktg: Bedda Emous, AsstVP
TrOpers: Joseph A. Matthew, Jr., VP

PEOPLE'S BANK
Trust and Financial Management
850 Main St. 06604
203/332-2275 Tr$770 Mil
Hd: James A. Phillips, SrVP&SrTO
TrInv: Robert P. Langell, VP&SrTO
TrAdm: David B. Cook, VP&SrTO
EmplBen: William J. Pieper, VP&SrTO
TrOpers: Lillian V. Tompkins, VP
Nb: Kenneth R. Nye, VP

Bristol

FLEET BANK OF CONNECTICUT
200 Main St. 06010
203/584-7010
(Branch of Hartford)
Hd: Wayne A. Cowell, VP

Canaan

THE CANAAN NATIONAL BANK
Main St. 06081
203/824-5423 Tr$20 Mil
Hd,PersTr,TrInv: Barbara G. Seamans, VP&TO
TrOpers: Robin L. Foley, TO

Chester

CHESTER BANK
203 Route 154 06412
203/526-4981 Tr$15 Mil
(Subsidiary of Connecticut National Bank)
Hd: Bruce H. Watrous, ExecVP
TrOpers: Douglas Pierce, VP&Treas
TrAdmin: Doris C. MacHaffie, TO

Danbury

UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr$2.1 Bil
(Branch of Stamford)
Hd: Richard W. Mann, SrVP
PersTr: Dorothy R. Noack, TO
Susan J. Grobnagger, AsstTO

Darien

CITYTRUST
454 Boston Post Rd. 06820
203/655-2565
(Branch of Bridgeport)
Beverly Van Der Ploeg, TO

THE CONNECTICUT BANK & TRUST CO.
CBT Plaza, 1120 Post Rd. 06820
203/351-1351
(Branch of Fairfield Region)
Mgr: Ralph Hankey, VP

Fairfield

CITYTRUST
161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Katharine C. Purrington, VP

CONNECTICUT NATIONAL BANK
1366 Post Rd. 06430
203/579-3419
(Branch of Hartford)
Hd: Russell R. Voorhees, Jr., VP
Nb: Al King, VP

CONNECTICUT (Cont.)

Glastonbury

THE GLASTONBURY BANK & TRUST CO.
2461 Main St. 06033
203/659-4021 Tr$34.5 Mil
Hd: Janice A. Stimson, SrVP
Miriam Olsen, AsstVP&TO
TrOpers: Deborah Dunn, AsstTreas

Greenwich/Stamford

THE CONNECTICUT BANK & TRUST COMPANY
Fairfield Region
240 Greenwich Ave. 06830
203/629-4105
(Regional Office of Hartford)
RegHd: Neal B. Rubin, SrVP
203/351-1562

PUTNAM TRUST CO.
10 Mason St. 06830
203/869-3000 Tr$560 Mil
Hd: Haven A. Knight, Esq., SrVP
PersTr: William F. Mancuso, VP
TrInv: William Taggart, VP
ComTrF: Christine M. Turino, SrTrInvO
TrOpers: Edward Raimondi, Jr., TOpO
Nb: Douglas B. Downes, TO
SupSvcs: Robert F. Gildersleeve, VP

UNION TRUST CO.
One Lafayette Place 06830
203/622-8810 Tr$2.1 Bil
(Branch of Stamford)
PersTr: Howard P. Sorrell, SrTO
Nb: Joan B. Kelly, AsstVP

★ Hartford

BANK OF BOSTON CONNECTICUT
The Private Bank
100 Pearl St. 06103
203/548-2963
DirSls: Robert P. Vocelli, SrVP
DirLending: Elizabeth J. Galindo, VP
PvtBnkg: Thomas W. Barney, VP
Deborah L. Eldridge, VP
MtgOrig: Michael Kaprove, VP
TrAdmin: Lois A. Muraro, AsstVP
Warren E. Wiberg, AsstVP

THE CONNECTICUT BANK & TRUST CO.
1 Constitution Plaza 06115
203/244-7144 Tr$5.8 Bil
(Offices in Greenwich, Hartford, New Haven and New London)
Mgr: James H. Vineburgh, ExecVP
PersTr: Thomas Huettner, SrVP
TrInv: W. Crosswhite
EmplBen: Paul Stadler, VP
Nb: T. O'Dell, Hartford
D. Rivosa, New Haven
C. Hattfield, New London
N. Rubin, Stamford/Greenwich
Hartford Region:
1 Constitution Plaza 06115
203/244-7144

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203/728-4089 Tr$5.5 Bil
(Branches in Bridgeport, Fairfield, New Haven, New London, Stamford, Torrington, Waterbury, West Hartford & Stuart, FL)
Hd,PersTr: Fred A. Larson, SrVP
InstitInv: James L. DeLucia, Jr., VP
NoReg: James P. Carley, Jr., SrVP
TrInv: Rudolph Abel, Jr., SrVP
Nb: Robert A. Penney, VP

FLEET BANK OF CONNECTICUT
101 Pearl St. 06103-7317
203/520-3664 Tr$1.5 Bil
(Branches in Bristol, New Britain, Simsbury & Willimantic)
Hd: Louis Pellino, ExecVP
PersTr: Bruce P. Wallace, SrVP&TO
TrInv,ComTrF: William V. Crosswhite, SrVP
Mktg,Nb: Thomas J. Henry, Jr., SrVP&TO
EmplBen: Edward J. Tedesco, VP&TO

SOCIETY FOR SAVINGS
31 Pratt St., Box 2200 06145-2200
203/727-5160 Tr$11 Mil
Hd: Joseph Uclello, FVP
TrOpers: Moira Tangney, AsstVP
Nb: Mark Halloran, VP

SOCIETY FOR SAVINGS
Retirement/Investment Center
196 Trumbull St. 06103
203/727-5160

STATE STREET BANK AND TRUST COMPANY OF CONNECTICUT, N.A.
750 Main St. 06103
203/244-1800
Linda L. Rockhill, VP

UNION TRUST CO.
Ten State House Sq. 06103
203/728-5984 Tr$2.1 Bil
(Branch of New Haven)
Nb: James W. Little, AsstVP

Lakeville

SALISBURY BANK & TRUST CO.
P.O. Box 1868 06039
203/435-9801 Tr$183 Mil
Hd: Craig E. Toensing, SrVP&TO
PersTr: Diane E.R. Johnstone, TrAdmO
TrOpers: Robert J. Lotz, TOpO

Litchfield

THE FIRST NATIONAL BANK OF LITCHFIELD
North St. 06759
203/567-3861 Tr$60 Mil
Miles Borzilleri, VP&SrTO
TrOpers: Pamela P. Wray, AsstVP&TO

Meriden

MERIDEN TRUST & SAFE DEPOSIT CO.
1295 E. Main St. 06450-0951
203/235-4456 Tr$185 Mil
Newell S. Sly, Pres,Treas&CEO
PersTr,EmplBen: Jeffrey Otis, SrVP&TO
TDP: Mary Trudell, AsstVP

New Britain

FLEET BANK OF CONNECTICUT
51 W. Main St. 06050
203/827-6006
(Branch of Hartford)
Hd: Albert Landi, VP

New Haven

AMERITRUST
One Century Tower
265 Church St., Ste. 302 06510-7005
203/777-2323
Hd: Stephen M. Carta, SrVP
CorpTrNb: Jamie McLaughlin, VP

BANK OF BOSTON CONNECTICUT
The Private Bank
123 Church St. 06510
203/789-4631
TrAdmin: Charles D. Sweet, VP
Carol P. Augur, AsstVP
PvtBnk: Catherine Krokus, VP
PvtBnkO: Birgitta W. Johnson, VP
Lender: Jessica Kott, VP

THE CONNECTICUT BANK & TRUST CO.
New Haven Region
900 Chapel St., 10th Fl. 06510
203/773-4601
(Regional Office of Hartford)
RegHd: Deborah Rivosa, SrVP
203/773-4687

CONNECTICUT NATIONAL BANK
One Church St. 06510
203/773-7808
(Branch of Hartford)
Hd: Joshua A. S. Young, SrVP
Anne D. Hale, VP
TrInv: S. Jeffrey Burt, VP
Inst: David Marotto, VP

UNION TRUST CO.
Church and Elm Sts. 06510
203/785-8484 Tr$2.1 Bil
(Branches in Danbury, Greenwich, Hartford, Norwalk & Stamford)
Hd: Yates P. Eckert, ExecVP
PersTr: Bruce R. Lively, SrVP
CharitTr: Eileen M. Wilhem, VP
SpecAccts: Robert H. Suchy, VP
TrInv: Robert H. Sammis, SrVP
Multi-MgrInv: Christine Testani, Mgr
Nb: Bradley D. Johnson, VP
James W. Little, AsstVP

New London

THE CONNECTICUT BANK & TRUST CO.
Two Union Plaza 06320
203/445-3068
(Branch of New Haven Region)
Mgr: Allen Welch, VP

CONNECTICUT NATIONAL BANK
250 Captain's Walk 06320
203/447-6133
(Branch of Hartford)
Hd: Mildred E. Devine, VP
Nb: Jane S. Schellens, AsstVP

Norwalk

NORWALK SAVINGS SOCIETY
P.O. Box 28 06852
203/838-4545 Tr$30 Mil
Hd: John J. Duffy, Jr., VP&TO
TrOpers: Barbara Olsen, AsstTO

UNION TRUST COMPANY
637 West Ave. 06850
203/838-4341 Tr$2.1 Bil
(Branch of Stamford)
PersTr: Martha A. Polacik, VP
TrInv: Tamara C. Napoletano, IO
Nb: James E. Oligino, AsstVP

Simsbury

FLEET BANK OF CONNECTICUT
740 Hopmeadow, P.O. Box 277 06070
203/679-8000
(Branch of Hartford)
Hd: Edwin A. Martin, VP

Southbury

BANK OF BOSTON CONNECTICUT
The Private Bank
Heritage Village
06488
203/264-6551
(Branch of Waterbury)
Barbara W. Brown, VP

Stamford

BANK OF BOSTON CONNECTICUT
The Private Bank
1 Landmark Sq., Ste. 2002 06901
203/967-3888
PvtBanker: Anthony D'Angelo, VP
MtgOrig: Richard Chatfield

CONNECTICUT NATIONAL BANK
1 Landmark Square MSN-762 06904
203/358-6159
(Branch of Hartford)
Hd: Catherine O. Clark, VP
PersTr: Peter B. Guenther, VP
TrInv: John Traynor
Nb: Marion Schmeelk, VP

UNION TRUST CO.
300 Main St. 06904
203/348-6211 Tr$2.1 Bil
(Branches in Danbury, Greenwich, Hartford, New Haven & Norwalk)
Hd: Yates P. Eckert, ExecVP
PersTr: Donald S. Rotzien, SrVP
TrInv: Benedict N. Smith, SrVP
Multi-MgrInv: Christine Testani, Mgr
Nb: James E. Oligino, AsstVP

Torrington

BANK OF BOSTON CONNECTICUT
The Private Bank
Old Post Office Sq., 8 Church St. 06790
203/489-2114
TrAdmin: James A. Garfield, VP

CONNECTICUT NATIONAL BANK
236 Prospect St. 06790
203/496-6027
(Branch of Hartford)
Admin: Roberta L. August, AsstVP
Nb: Charles F. Bernhard, VP

Waterbury

THE PRIVATE BANK
BANKERS INVESTMENT COUNSELLORS AND FIDUCIARIES
BANK OF BOSTON CONNECTICUT

BANK OF BOSTON CONNECTICUT
The Private Bank
81 W. Main St. 06720
203/574-7395 Tr$1.58 Bil
(Private Bank Offices in Hartford, New Haven, Southbury, Stamford & Torrington. Member Firms: Bank of Boston Florida, Bank of Boston, MA, Casco Northern, ME, Hospital Trust, RI)
Hd: Edward F. Fisher, ExecVP
TrInv: Robert B. Dannies, SrVP
RegMgr: Thomas R. Hessman, Sr
TrAdmin: Albert S. Redway, VP
InstAdmin: Anthony J. Frigiani, VP
DirMtgLndg: Lawrence J. McGoldrick, VP
EstSettlmt: James A. Kronholm, VP
PvtBanker: Timothy R. Murphy, VP
Judith A. Staubo, VP

CITYTRUST
195 Grand St. 06702
203/573-4633
(Branch of Bridgeport)
Richard Cella, AsstVP

CONNECTICUT NATIONAL BANK
One Exchange Place 06702
203/597-6788
(Branch of Hartford)
Hd: James P. Fallon, VP
Nb: Charles F. Bernhard, VP

West Hartford

CONNECTICUT NATIONAL BANK
65 LaSalle Rd. 06107
203/728-4233
(Branch of Hartford)
Hd: Robert S. Carter, VP
Nb: Robert A. Penney, VP

Westport

WESTPORT BANK & TRUST CO.
107 Post Rd. E. 06880
203/222-6930 Tr$200 Mil
Hd: Arnold Levine, ExecVP&SrTO
PersTr: Dennis P. Clark, VP&TO
Nb: Charles P. Gallagher, VP&TO
John H. Jevne, SrVP&SrTO
TrOpers: Phillip Cook, TOpO

Willimantic

FLEET BANK OF CONNECTICUT
676 Main St. 06226
203/456-6505
(Branch of Hartford)
Sonia M. Dudas, VP&TO

DELAWARE

Georgetown

SUSSEX TRUST CO.
P.O. Box 311 19947
302/856-4720 Tr$135 Mil
Hd,TrInv: William L. Mannering, VP&TO
PersTr,TrOpers: Paricia Manhard, TOpO
EmplBen: Connie E. Mears, TO
Nb: David B. Young, AsstTO

Selbyville

BALTIMORE TRUST CO.
1 W. Church St., P.O. Box 470 19975
302/436-8236 Tr/u$1 Mil
Hd: Russell D. Brittingham, VP&TO

Wilmington

AMERICAN GUARANTY & TRUST CO. (T Only)
Christiana Exec. Campus, P.O. Box 15627 19850
302/456-1010 Tr$188 Mil
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A. Kenneth Hackett, Jr., Treas
Philip R. Snow, VP&TO
Louis A. Aviola, SrVP,TO&Sec
Linda J. George, VP&TO
Mary Kay Taylor, VP&TO
Mary B. Zaccanini, VP&TO
Maureen A. Dunning, AsstVP&TO
Michael R. Eatough, AsstTreas&AsstSec
TrInv: Michael B. Miller

BANK OF DELAWARE
Bank of Delaware Center
222 Delaware Ave. 19899
302/429-1460 Tr/o$1 Bil
PersFinSvcs: John M. Sylvester, VP
PersTr: John M. Amalfitano, VP
CorpTr: Peter Fulweiler, VP
TrInv,TrAdmin,ComTrF: Christine H. Jayne, VP
EmplBen: James W. Whalen, Sr., CTO
TrOpers: Patricia A. Schriefer, AsstVP
EstTxSvcs: Lewis A. Callaway, SrTxO
Robert L. Dayett, SrEstSettlmtO
Nb: Nina Worthington, VP

DELAWARE CHAPTER GUARANTEE & TRUST COMPANY
1013 Centre Rd., P.O. Box 8963 19899
302/995-2131 Tr/o$7 Bil
Hd,Nb: Stephen B. Tily, III, Pres&CEO
PersTr,Nb: Carol Hilty Droge
EmplBen,Nb: Richard F. Smith
EmplBen: Richard L. Prey, ExecVP&COO
TrOpers,TDP: A. Daniel O'Neill

DELAWARE TRUST CAPITAL MANAGEMENT, INC.
9th & Market Sts. 19801
302/421-7319 Tr$2.0 Bil
(a Subsidiary of Delaware Trust Company)
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InvDir: John F. Downham, SrVP
TrAdmin: Donald R. Williams, SrVP
TrMktg: Thomas J. Kelleher, III, VP
FinPlng: George M. Fisher IV, VP
Legal & Taxes: David C. Rittenhouse, SrVP
TrOpers: Robert E. Warner, Jr., SrVP
CorpTr: Richard N. Smith, VP

MELLON BANK (DE) N.A.
10th & Market Sts. 19801
302/995-5700 Tr$100 Mil
Hd: William J. Hawkins, VP
PersTr,Nb: Robert H. Bell, AsstVP
InvCust: James J. Flannery, VP

J.P. MORGAN DELAWARE
902 Market St. 19801
302/651-3862
(Subsidiary of New York, NY)
David B. Robe, Jr., MngDir

WILMINGTON TRUST CO.
Rodney Sq. N. 19890
302/651-1000 Tr$22 Bil
(Branches in Stuart and Vero Beach, FL)
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PersTrAdmin: Daryl E. Gebhart, VP
Admin&FidSvs: David Hillegas, VP
Est,Tx&LegalSvs: J. Stoddard Hayes, Jr., VP
PersTr,TrInv: P.M. Snyder, Jr., VP
Taxes: Thomas M. Forest, AsstVP
Nb: Charles F. Gummey, Jr., VP
William B. Sowden, III, VP
CorpFinSvsDeptMgr: Donald A. Corkran, SrVP
CorpFinSvsAdmin: Howard K. Cohen, VP
TrOpers: William J. Farrell, II, VP
InvMgmtDeptMgr: Peter J. Succoso, Jr., VP
FIMgmt: Eric K. Cheung, VP
EqMgmt: Grace E. Messner, VP
InvRes: Eric B. Morrison, VP

DISTRICT OF COLUMBIA

★ Washington

BESSEMER TRUST COMPANY, N.A.
Washington Square
1050 Connecticut Ave. N.W., Ste. 210 20036
202/659-3330
(Branch of New York, NY)
David G. Curry, SrVP

CRESTAR BANK N.A./WASHINGTON, DC
15th and New York Ave., N.W. 20005
202/879-6000 Tr$3.9 Bil
(Branch of Richmond, VA)
Hd,PersTr,Nb: Joseph Riley, SrVP
EmplBenAdm: Annelle D. Crisp, AsstVP
EmplBen,Nb: Margaret M. Clay, VP
Timothy H. Foster, VP

FIRST AMERICAN BANK, NatAssn
740-15th & H Sts. N.W. 20005
202/637-7590 Tr$1.1 Bil
Hd: Donald P. Burchell, SrVP
TrOpers,CorpTr: Ann Delong, GpVP
TrInv: Thomas A. King, VP
PersTr: Ruth C. Shaw, GpVP
Agcy: James R. Christensen, GpVP
EmplBen: Donald R. Clark, GpVP
BusDev: Christopher L. Belcher, AsstVP

THE NATIONAL BANK OF WASHINGTON
4340 Connecticut Ave., N.W. 20008
202/537-2167 Tr$728 Mil
Hd: Nancy Deyerle, Sec. ChORE&ProjMgt
TrInv: Charles O. Calvert, SrVP
EmplBen: Leo Ryan, AsstVP
Nb: Mark A. Valle

DISTRICT OF COL. (Cont.)

★ Washington (Cont.)

RIGGS

THE RIGGS NATIONAL BANK OF WASHINGTON, D.C.
P.O. Box 96202 20090-6202
202/835-6808 Tr$3.2 Bil
Hd: George W. Grosz, ExecVP&Dir
Hd,BusDev: Peter M. Welber, SrVP&SrTO
PersTrDiv: Richard E. Brewer, SrVP&TO
CorpTrDiv: Alex C. Baker, SrVP&TO
ComTrF: Robert von Pentz, Chm&ExecDir.RIMCO
EmplBen&InsTrDiv: Joseph P. Bicknell, VP&TO
TrOpers: Basil Yauger, SrVP&TO
TrInv: Bruce J. Wildman, SrVP&TrInvO
R/EFnds: Douglas Waters, VP&TO
Taxes: Stephen P. Ferrigno, Jr., VP&TO

SECURITY TRUST CO., N.A.
(Formerly American Security Bank, NatAssn)
15th St. and Pennsylvania Ave., N.W. 20013
202/624-4158 Tr$7.5 Bil
Hd: Walter R. Fatzinger, Jr., Pres
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John W. Mockoviak, ExecVP&SrTO
Inv,Nb: Terence W. Collins, Pres, ASB Capital Mgmt., Inc.
PersTr: Howard M. Weiss, SrVP&TO
EmplBen: Michael I. Levine, VP&TO
Nb,PersTr: G. Michael Richwine, VP
INVESTOR SERVICES DIVISION
Charles G. Cusic, Jr., ExecVP&SrTO
CorpTr: Dean T. Fisher, SrVP&TO
CorpTr,Nb: Douglas Farmer, VP
TrOpers: Leonard H. Smith, SrVP&TOpO
Cust: Kathy A. Jackson, SrVP&TO
Nb,Cust: Judy McCoy, VP&TO
ShareholderSvcs: Daniel Urgo, TO

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FLORIDA

Bal Harbour

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Herbert L. Kurras, SrVP&SpecSvcs
Suzanne Kingsbury, TO
Marta Fernandez, AsstVP
Kristina L. Kramer, AsstVP

Belleair Bluffs

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125 N. Indian Rocks Rd. 34294
813/584-8641
(Branch of Tampa)
Hd: Jane E. Pursley-Ridings, VP&TO

Boca Raton

AMERIFIRST FLORIDA TRUST COMPANY
AmeriFirst Boca del Mar Bldg
7008 Bercasa Way 33433
305/393-9626
(Branch of Miami)
Maricela Ramos, TO

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1200 N. Federal Hwy., Ste. 413 33432
407/394-4441 Tr$39.7 Mil
(Affiliate of Chemical Bank, NY)
Hd: Victor P. Whitney, Pres&CEO

COMERICA TRUST COMPANY OF FLORIDA, N.A.
1800 Corporate Blvd., N.W., Ste. 100 33431
407/994-6800
(Subsidiary of Comerica Bank, Detroit, MI. Trust Representative Offices in Boca Raton, Clearwater, Naples, North Palm Beach and Sarasota)
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PersTr: David D. Keller, VP
Janet Elinoff, VP
PersTr,Nb: Michael W. Hill, VP
Gerald L. Price, Jr., VP
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SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
601 State Road A1A 32082
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(Branch of Miami)
LocMgr: George Fesperman, VP

Ponte Vedra Beach

SUN BANK/NORTH FLORIDA, N.A.
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904/285-4100
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Hd: Robert J. Riley, ExecVP&TO
PersTr,TrInv: Carol Page, TO
TrOpers: Nancy Grossman, OpO
Nb: Mark Robinson, VP&TMO

Port Richey

SUNBANK & TRUST COMPANY
West Pasco Office
10290 Regency Park Blvd., 34668
813/863-8388
(Branch of Brooksville)
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Admin: Carol Bunnell, TO

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St. Petersburg

BARNETT BANKS TRUST COMPANY, N.A.
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P.O. Box 12288 33733-2288
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C&S/SOVRAN TRUST COMPANY (FLORIDA), N.A.
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813/892-6418
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PersTr/RTO: Donald E. Bishop, Jr.

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PersTr: Patricia Bickel, VP&TO
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TrOpers: Barbara Riddle, TOpO
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TrInv: Ward A. Pfeifle, VP&TO
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PvtBanker: William Brett Rees

BARNETT BANKS TRUST CO., N.A.
240 S. Pineapple Ave. 34236
P.O. Box 1299 34230-1299
813/951-3447
Hd: Anthony Orr, VP
PersTrNb: Anthony H. Levering, VP

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Central Region
P.O. Box 5789 34277-5789
813/954-2544
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

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TrInv: Richard Pogoda, SrVP

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G. Edwin Herrold, VP&Mgr

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813/954-4432
(Branch of North Palm Beach)
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Nb: G. Edwin Herrold, VP

NCNB
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813/952-2764
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InvMgt: M. Carlyle Kinlaw, Jr., VP
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Trust & Investment Management Group
P.O. Box 2138 34230
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(Branch in Venice)
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PersTr: Gary G. Folz, VP
Diane D. Key, VP
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TrOpers: Helen J. Wilson, AsstVP
Inv: Daniel R. Chappie, CFP, VP
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Sebring

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231 S. Ridgewood Dr. 33870
P.O. Box 1946 33871-1946
813/385-1354
Hd: Emmett Andrews, VP

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228 N. Ridgewood Dr., P.O. Box 3448 33871-3448
813/385-5101
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Financial Planning & Trust Division
7700 Seminole Blvd. 34642
813/399-3520
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4066 Commercial Way 34606
904/754-5582
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Alma Marcotte, VP&TO

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407/286-8358
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(Representative Office. Other Offices in Boca Raton and Sarasota.)
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301 E. Ocean Blvd., P.O. Box 2436 34995-2436
407/287-4200
(Branch of Jacksonville)
PersTr/RTO: Kenneth M. Float

SHAWMUT NATIONAL TRUST COMPANY
819 S. Federal Hwy., Ste. 100 34994
407/283-6404
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Hd: Luther Hodge, Pres
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(Branch of Ft. Pierce)
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215 S. Monroe St. 32301
904/224-2121
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Hd: Richard W. Pippel, VP&TO

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P.O. Box 31813 33631-3813
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James P. O'Malley, AsstVP
EmplBenNb: Alana Curtice, VP
CorpTrNb: Lynette Murphy, VP

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CIT Sales
P.O. Box 17800 33682-7800
813/289-4776
(Branch of Atlanta)
Jeffrey Alexander, VP

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(Branches in Belleair Bluffs, Bradenton, Clearwater, Fort Myers, Lake Placid, Mario Island, Melbourne, Naples, Ormond Beach, Punta Gorda, St. Petersburg, St. Petersburg Beach, Sarasota, Tallahassee, Tampa & Venice)
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PersTr: George W. Gage, SrVP&TO
CorpTr: Jim Snyder, SrVP
TrInv: I. W. Sieffert, SrVP
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100 S. Ashley Dr. 33602
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EB: Georgia Foster, SrVP
CorpSecMgr: Larry Kinard, VP
PersTr,Nb: Kathy Sparkman, VP
Lea Levines, VP
CorpTr,Nb: Patrick Lavatta, VP
PersTrInvMgr: Patricia Chancey, AsstVP
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TxMgr: Jake Strasheim, VP
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Nb: John C. Maynard, VP

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
201 N. Franklin St. 33602
813/273-5743
(Office of Miami)
LocMgr: William C. Gaar, VP
EmplBen,Nb: William D. Moyle, AsstVP

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Trust Banking Group
Madison & Franklin Sts., P.O. Box 1498 33601
813/224-2460 Tr$1 Bil
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Nb: John J. Howley, SrVP&TO

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BARNETT BANKS TRUST CO., N.A.
150 Tequesta Dr. 33469
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P.O. Box 676 34284
813/488-2261
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TrInv: Edrise Sievers, TrInvO
TrOpers: Robert Pashe, TOpO
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Trust & Investment Management Group
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NATIONAL CITY TRUST COMPANY
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PNC TRUST COMPANY OF FLORIDA, N.A.
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TrInv: Guy G. Faillace, SrVP&TO
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Winter Haven

BARNETT BANKS TRUST CO., N.A.
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Trust and Investment Management Group
595 Cypress Gardens Blvd.
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Winter Park

BARNETT BANKS TRUST CO., N.A.
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PersTrNb: Christopher Clanton, VP

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Central Region
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407/646-6375
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201 New York Ave. N. 32789
407/331-2182
(Branch of Orlando)
PersTr: Delbert E. Rich, VP

Zephyrhills

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Nb,Admin: Carol Burnell, TO

GEORGIA

Albany

C&S/SOVRAN TRUST COMPANY
P.O. Box 1309 31703-5101
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Hd: Randy Sherrer, VP

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333 Broad Ave. 31702
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TrInv: B. Randall Merchant, AsstVP&TrInvO
EmplBen: W. R. Stratford, SrVP&SrTO
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Americus

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Hd: Sherri S. Webb, TO

Athens

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404/549-8700
(Branch of Atlanta)
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404/897-3253 Tr$4.92 Bil
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PersTr: G. Monroe Black, III, VP
EmplBen: Janet Hill, VP&TO
TrInv,ComTrF: John Campbell, GpVP
TrOpers: Bette Heaberlin, GpVP&TO
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CorpTr,EmplBen: Charles B. Thompson, III, VP
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TrMkt: H. Hamilton Smith, SrVP
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Trust Dept.-M.C. 630
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Hd: William A. Appleton, VP

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PersTr: Raymond B. Brady, AsstVP&TO
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TrOpers: Richard D. Marshburn, AsstVP&TO

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(Branch in Waycross)
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TrOpers: Peggy H. Godwin, VP-Tr
PersTr,EmplBen,TrInv: Kenneth L. Pipkin, VP-Tr
CorpTr,PersTr: Ellen W. Skinner, AsstVP-Tr

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Hd: Glenn L. Mitchell, Jr., VP&TO

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PersTr: Ronnie L. Bridges, VP
W. J. Gunby, Jr, AsstVP
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TDP: Marsha Chisolm
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Jane B. Stansell, TO

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912/882-3601
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St. Simons Island

THE COASTAL BANK OF GEORGIA
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Mgr: Robert A. Rikoon, RegTO

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FIRST INTERSTATE BANK OF IDAHO, N.A.
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208/233-3400
(Branch of Boise)
Hd: Herb W. Wallace, AsstVP&TO

KEY TRUST COMPANY OF THE WEST
Center & Arthur Sts. 83204
208/234-1771 Tr$180 Mil
(Branch of Boise)
PersTr: Connie Fisher, TO
EmplBen: Wynona Brackenbury, VP&TrAdmMgr

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815/857-3625 Tr$1 Mil
Hd: L. G. Hawes, Pres&TO
TrOpers: Ronda Partington, TO

Antioch

STATE BANK OF ANTIOCH
440 Lake St. 60002
312/395-2700 Tr$14 Mil
Hd: Carolyn Blanchette, AsstVP&TO

Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
217/795-2331 Tr$2 Mil
Mgr: Edwin M. Wallace, Pres&TO
Richard E. Kaufman, VP&TO
Gordon Bennett, ChmBd&FM
Judy S. Sanders, AsstTO

Arlington Heights

FIRST ILLINOIS BANK & TRUST
311 S. Arlington Heights Rd. 60005
708/870-2468
(Trust Office of La Grange)
Patrick Carrie, VP&TO

NBD TRUST COMPANY OF ILLINOIS
900 E. Kensington Rd. 60004
708/870-2900
(Trust Office of NBD Trust Co. of Ill., Evanston)
PersTr: Lawrence J. Kolman, VP

Arthur

STATE BANK OF ARTHUR
P.O. Box 245 61911
217/543-2111 Tr$7 Mil
Hd: James L. Winningham, Pres&TO
James A. Dukeman, ExecVP&AsstTO
Gale Pearce, VP&FM

Ashton

ASHTON BANK & TRUST CO.
563 Main St., P.O. Box 208 61006
815/453-7441 Tr$1 Mil
Hd: David Ledlie, Pres
TrOpers: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK
131 N. Main St., P.O. Box 830 61913
217/578-2221
Hd: Francis Maloney, Pres

Auburn

STATE BANK OF AUBURN
P.O. Box 80 62615
217/438-6114 Tr$1 Mil
Hd: Marceau Criquelion, ExecVP&TO
PersTr: Florence Corlas, AsstTO

Aurora

GARY-WHEATON BANK OF FOX VALLEY, N.A.
4461 Fox Valley Center Dr. 60504
708/898-9200
(Branch of Wheaton)
Sandra Swanlon, TO

GREATBANC TRUST COMPANY
105 E. Galena Blvd., Ste. 500 60505
708/844-7045 Tr$162 Mil
(Branch in Olympia Fields)
Hd: Michael Welgat, Pres
PersTr: Henry Blacharczyk, VP
TrInv: David K. Weddige, VP
EmplBen: P. Sean Michels, TO
TrOpers: David C. Tans, VP&COO
Nb: John M. Banasek, VP

MERCHANTS NATIONAL BANK OF AURORA
34 S. Broadway 60507
708/896-9000 Tr$190 Mil
Hd,PersTr: Gerald M. Lanigan, SrVP&TO
TrInv: Joel Binder, VP&TO
Brian H. Wilson, TrInvO
PersTr: Jerome J. Elwart, VP&TO
Farm: Eric Leggett

OLD SECOND NATIONAL BANK
37 S. River St. 60507
708/892-0202 Tr$350 Mil
Hd,Nb,TrInv,ComTrF:
Terence L. Kothe, VP,SrTO&IO
TrOpers,TDP: Mark Truemper, TOpO
PersTr,Prob: Steven B. Hendrickson, SrTO
David Helscher, TO
Patricia Palumbo, AsstTO
Shelley A. E. Giesen, TrAdm
EmplBen: Jill Schluntz, AsstTO
TrInv: Edward Keating, TrInvO
Stephen J. Colanni, TrInvO
Jonelle Reuland, AsstTrInvO

Barrington

HARRIS BANK BARRINGTON, N.A.
201 S. Grove Ave. 60010
708/381-4000 Tr$300 Mil
(Subsidiary of The Harris Bankcorp, Inc., Chicago.)
Hd: Richard P. Spicuzza, SrVP&TO
Est,PersTr: John M. Muchoney, TO
Jane M. Feeney, TO
Jerry A. Wiel, TO
TrInv: Gary O. Vavak, VP&TrInvO
Paul Dillon, VP&TrInvO
TrOpers: Frank J. Phillips, VP&TOpO
LandTr: Penny M. Johns, LandTO
Margaret Donnelly, LandTO

Batavia

GARY-WHEATON BANK OF BATAVIA
18 E. Wilson St. 60510
312/879-5200
(Branch of Wheaton)
Hd: Marilyn K. Anderson, VP

Beardstown

FIRST NATIONAL BANK
P.O. Box 410 62618
217/323-4105 Tr$9.2 Mil
Hd: Muriel Paul, VP&TO
Emil E. Rink, TO

Belleville

BOATMEN'S NATIONAL BANK OF BELLEVILLE
P.O. Box 367 62222
618/233-6600 Tr/o$65 Mil
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TrInv: David A. Rolfe
PersTr,Prob: Catherine A. Rubin, AsstVP
CorpTr,TrOpers: Mary Lou Berg, AsstTO
Nb: Robert Yoffie, AsstVP

MAGNA TRUST COMPANY
Belleville Trust Center
222 E. Main St. 62220
618/233-2120 Tr$875 Mil
(Trust Centers in Belleville, Bloomington, Centralia, Decatur, Granite City & Springfield)
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Roger L. Beaman, Pres&CEO&CtrMgr
Lewis G. Laughlin, ExecVP
Everett W. Kassing, SrVP
Daniel A. Davis, AsstVP&FM
Mary L. Forgy, VP-Ops,CorpSec&Treas
George B. Lingelbach, Jr., TO
George W. Obernagel, III, VP,AsstSec&TO
Anabel C. Selby, VPMktg/HumanRes
Richard S. Wimmer, VP&TO
Pauline Fulk, AsstVP
Peter Merzian, IO
John W. Brinkerhoff, VP&TO
CorpTr: Kent Schroeder, TO
Jon Wooters, FM
Jennifer Robertson, AcctO
Marsha A. Glaenzer, VP-TaxDept

MAGNA TRUST COMPANY
West Belleville Trust Center
4800 W. Main St. 62223
618/234-3014
(Branch of Belleville)
CtrMgr: Quinten E. Spivey, SrVP&CtrMgr
Tracey McCann, AsstTO

INCLUDE YOUR LOGO
See Page 213

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618/397-6400
(Branch of Ladue, MO)
Hd: Rosemarie Brown, VP-TrDiv
Brian Michael, VP-TrDiv
PersTr: Terri Scmieffer

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.
600 S. State St. 61008
815/547-5200 Tr$70 Mil
(Branch in Rockford)
Hd,TrInv: Park Johnston, ExecVP&SrTO
PersTr,Nb: James R. Cox, VP&TO
TrOpers: Darlene Bicksler, TrAdmO
EmplBen: Sandra King, AsstVP&TO
TDP: Alice VanBrocklin, TOpO

Bement

STATE BANK OF BEMENT
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217/678-2321
Hd: George H. Wilkinson, Chm&TO
F. M. Lonnon, Pres&AsstTO
K. W. Wright, AsstTO
M. L. Syfert, AsstTO

Berwyn

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3322 S. Oak Park Ave. 60402
708/484-0800 Tr$80 Mil
Hd: John P. Dunne, VP&TO
Richard B. Evans, SrVP&TO
PersTr,TrOpers: Timothy Fullerton

Bethany

SCOTT STATE BANK
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217/665-3321 Tr$5 Mil
Hd,PersTr,TrInv,Nb: Fred E. Young, VP,FM&TO
EmplBen,TrOpers: Eileen J. Marshall, AsstTO
Nb: Sam Scott, Pres

Bloomington

FIRST CHICAGO BANK OF BLOOMINGDALE, N.A.
439 Schick Rd. 60139
708/980-2200
(Branch of Wheaton)
Erick J. Oswald, TO

FIRST OF AMERICAN BANK-McLEAN COUNTY, NA
P.O. Box 128 61701
309/829-1000 Tr$170 Mil
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PersTr: Grant W. Basting, VP&TO
TrInv: Robert A. Phillips, PM
EmplBen: John W. Deffner, EBO
AG Services
Hd: Thomas C. Moyer, VP
FM: Joseph L. Poiriez, VP-SrFM
Alan J. Lape, AsstVP
Brian R. Thompson, AsstVP
Chad A. Hoke
Scott C. Johnson, AsstFM
FOAAgRE: Wallace L. Yoder, SrVP

IAA TRUST COMPANY
1701 Towanda Ave. 61701
309/557-3241 Tr$3 Bil
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PersTr: Richard Miller, SrVP&TO
ComTrF: Stephen Miller, IO
John Jacobs, IO
Wayne Brown, IO
EmplBen: David Tipsword, VP&TO
TrOpers: Richard Day, VP&Comp
TDP: Connie Denison, VP

MAGNA TRUST COMPANY
1304 E. Empire St., P.O. Box 1247 61702
309/663-1311
(Branch of Belleville)
Karla Plunkett, TO&CtrMgr
FM: Thomas C. Rogers, AsstVP@

MARINE BANK-BLOOMINGTON/NORMAL
2404 E. Oakland Ave. 61701
309/664-9000 Tr$40 Mil
(Trust Office of Marine Bank of Springfield)
Hd: David W. Wilson, VP&TO

THE PEOPLES BANK
120 N. Center St. 61701
309/828-5211 Tr$237 Mil
Hd,PersTr,CorpTr: Owen J. Mair, SrVP-Tr
TrInv,ComTrF,EmplBen: Fred Bastion, TrInvO
EmplBen: Gregg McElroy, TO

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FIRST NATIONAL BANK OF BLUE ISLAND
13057 S. Western Ave. 60406
708/385-2200 Tr$38 Mil
Hd: William H. Thomson, VP&TO
TrInv,ComTrF: Michael Scudder, VP&AsstTO
TrOpers: Janet Fasciana, AsstTO

Blue Mound

THE STATE BANK OF BLUE MOUND
P.O. Box 267 62513
217/692-2157 Tr/u$1 Mil
Hd: J. Wm. McChristy, TO

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BANK OF BOURBONNAIS
One Heritage Plaza 60914
815/933-0570
Hd: James E. Malecha, ExecVP
PersTr,LandTr: Vera C. Amiano, VP

Breese

GERMANTOWN TRUST & SAVINGS BANK
205 Germantown Rd. 62230
618/526-2080
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AsstTO

Buffalo Grove

FIRST AMERICAN BANK
One Bank Lane 60089
708/520-8088
(Branch of Dundee)

Bushnell

FARMERS & MERCHANTS STATE BANK
P.O. Box 149 61422
309/772-2171 Tr$19 Mil
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TrInv,TrOpers,EmplBen: Joyce Thurman
Farm&REMgr: Steve Farr

Cairo

FIRST BANK & TRUST CO.
800 Washington Ave. 62914
618/734-1800 Tr$3 Mil
Hd: Stephanie Johnston, TO

Canton

CANTON STATE BANK
P.O. Box 280 61520
309/647-5380 Tr$9.370 Mil
Hd: E. T. McGowan, VP&TO

ILLINOIS (Cont.)

Canton (Cont.)

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245 N. Main St. 61520
309/647-4771 Tr$8.0 Mil
Hd: Clayton S. Apt, VP&TO

THE NATIONAL BANK OF CANTON
100 W. Elm St. 61520
309/647-5000 Tr$30 Mil
Max T. Scott, SrVP&TO
Hd: David L. Haynes, TO
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THE CITY NATIONAL BANK
601 E. Main St. 62901
618/529-4733
(Branch of Murphyboro)
Gregory M. Flanigan, TO
Arlene Brown, AsstTO
Linda Spradling, Clerk

FIRST NATIONAL BANK & TRUST CO.
509 S. University Ave., P.O. Box 2227 62901
618/457-3381 Tr$22.4 Mil
Hd: Marjune Fletcher, VP&TO

LANDMARK BANK OF CARBONDALE
100 N. Illinois Ave., P.O. Box 940 62903
618/529-2700 Tr$136 Mil
Hd: Melvin E. Lipe, SrVP&CEO
EmplBen: James DeGuire, VP&PenTO

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Doris Gagnor, TO&VP

Carmi

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116 W. Main St., P.O. Box 160 62821
618/382-4136 Tr$1 Mil
Hd: Clark Absher, VP&TO

WHITE COUNTY BANK
215 E. Main St., P.O. Box 100 62821
618/382-4115 Tr/u$1 Mil
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Beverly J. Walker, TO
Teresa K. Wiggins, AsstTO

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217/942-5408 Tr$1.9 Mil
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Elizabeth A. Russell, AsstTO
TrOpers,TDP: Ruth A. Kirbach, AsstTO

Carthage

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500 Wabash Ave., P.O. Box 190 62321
217/357-3151 Tr/u$6 Mil
Hd: Barbara G. Allen, VP&TO

Casey

THE BANK OF CASEY
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217/932-4021 Tr$1.9 Mil
Hd: Robert E. Seed, TO
Caralee Swick, AsstTO

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MAGNA TRUST COMPANY
140 S. Locust St. 62801
618/533-2711 Tr$42 Mil
(Trust Office of Belleville)
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Janet B. Winkeler, TO

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235 N. Elm St. 62801
618/533-7100 Tr$60.9 Mil
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TrInv,EmplBen: Thomas J. Feig, AsstVP&AsstTO
TrOpers: Florence Peters, AdmAsst

Cerro Gordo

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217/763-2741
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Betty R. Shambaugh, SrVP&TO

Champaign

BANK OF ILLINOIS IN CHAMPAIGN
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Betty Zeedyk, AsstVP&TO
Karilyn K. Wonderlin, TOpO
Sarah J. Grove, TrAdm

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217/351-2751 Tr$110 Mil
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Sandra Moore
Fran DeMaris
Rhea Lawrence
Ellen Dragoo
EmplBen: Kevin Waspi
TrOpers: Mary Ellen Cook
Gerald Bauer, FM
Brian Waibel

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P.O. Box 9 61824-0009
217/351-0565 Tr$100 Mil
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PersTr,Est: Jack L. Simpson, SrVP,Tr
PersTr,CorpTr,Tx: Mary R. Millage, TO
TrInv: Peter Fitzgerald, SCT Rep
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EmplBen,TrOpers: Karen K. Goble, TO
Farm: William Dieker, VP&FM
Mark Wetzel, AsstVP&FM

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P.O. Box 4029 61824
217/351-1600
(Trust Office of Marine Bank of Springfield)
Hd: William E. Gleason, Jr., CFP,VP
PersTr: Victor J. Henson, CF&C,AsstVP

Charleston

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P.O. Box 230 61920
217/345-2101 Tr$41 Mil
Farm: Ronald Pierce, VP
TDP: Paula Matheny

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815/635-3134 Tr$.5 Mil
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James E. Rebholz, ExecVP&TO
ComTrF: Priscilla Agner, AsstTO

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815/945-2311 Tr$2.5 Mil

Chicago

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312/935-6000 Tr$5 Mil
TrOpers: Diane Peszynski, TO

AMALGAMATED TRUST & SAVINGS BANK
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312/822-3068 Tr$412 Mil
TrAdm,TrOpers: Irving Polakow, SrVP
TrInv,Nb: Robert J. Schank, ExecVP
CorpTr: Richard LaVarnway, VP

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33 N. LaSalle St. 60602
312/661-6982 Tr$15 Bil
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PersTr,ComTrF,Nb: Pamela Sandine, VP
CorpTr: Richard Y. Guthrie, AdmHd/CorpTr
InvMgtCo: John R. Tilton, Pres
EmplBen: Thomas P. Michaels, VP
TrOpers: Nancy Woodham, VP

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312/581-1000
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Terrence Superczynski, SrVP&TO
Linda J. Mazzucchelli, VP&TO
Joseph P. Valenti, Pres

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312/641-3636
Arnold Rauen, Chm

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10312 S. Cicero Ave., Oak Lawn 60453
708/499-7620 Tr$208 Mil
(Branch in Matteson)
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SrInvMgr,EqTrF: William F. Guth
EmplBen: Claudia Antonietti, TO
PersTr: Thomas G. Clifford, SrTO
TrOpers: Pamela Grzywinski, TOpO
PersTr,LandTr: Alyne Polikoff, AsstVP&TO
LandTr: Patricia Ralphson, LandTO

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400-410 N. Michigan Ave. 60611
312/836-6770 Tr$600 Mil
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PersTr,Agcy,Opers: James M. Quinn, VP
EmplBenSls,CorpTr: Lawrence E. Hoffman, VP
EmplBen: John W. Grover, VP
TrInv: Ronald E. Heithoff, VP
Nb: Lee E. Whitcomb, SrVP&TO

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312/622-7100 Tr$40 Mil
Hd: Edward J. Lucas, SrVP&TO
TrOpers: Sharon Crowley, AsstTO

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815 W. 63rd St. 60621
312/873-8800 Tr$75 Mil
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TrAdm: John J. Hennigan, AsstVP&TO

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111 W. Washington St. 60602
312/630-2319 Tr$3.5 Bil
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CorpTr: Charles E. Weisfuss, CTO
TrInv: A. Vincent Agnew, SrVP
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CorpTr: Barbara Clevenger, CTO
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John Hommel, VP-Nb
Phyllis Lindstrom, VP-LandTr

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312/769-2100
Hd: Larry Zydowsky, Pres

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CorpTr: Marvin J. Kruger
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Hd: Peter A. May, TO

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Mario Gotanco, AsstVP
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312/616-3601
Marty S. Dean, VP

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Nb: Susan E. Davis, VP
INSTITUTIONAL INVESTMENT
Hd: John C. Kirscher, SrVP
Nb: Robert E. Vanden Bosch, SrVP
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Stock: Robert J. Vondrasek, VP
Nb: Anthony Mickiewicz, VP
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Hd: Nancy B. Walcott, SrVP

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312/785-1000 Tr$244 Mil
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James D. McKenzie, TO
LandTr: Victoria P. Baker, LTO,TrAdmin
EmplBen: Karen Grandinetti, TO
TrOpers,TDP: Christina M. Bonventre, AsstVP&TOpO
Nb: Mary L. Roemer, AsstSec

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Hd: Penelope Jackson

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CorpTr: Roland K. Weber, SrVP
ComTrF,TrInv: Jan B. Persson, VP
EmplBen: James F. Sullivan, SrVP
TrOpers: Wallace L. Bruhnke, VP
Nb,PersTr: Peter R. Frye, SrVP

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Gordon R. Reinhard, AsstVP
Michael Neyman, NbO

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Steven R. Moore, TrAdm
Arlene M. Schmelka, TrAdm

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TrAdm: E. O. Nertewitz, VP
G. P. Giese, TO
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LandTr: Suzanne Baker, VP&TO
TrOpers,TDP: Larry Scinto, TOpO
Nb: Beth C. Prohaska, VP&TO
Robert L. Bartl, Jr., 2ndVP&TO

MARQUETTE NATIONAL BANK
6316 S. Western Ave. 60636
312/476-5100 Tr$47.6 Mil
Hd,Nb: Anne Kelly
TrOpers,TDP: Glenn Skinner, SrTO

MICHIGAN AVENUE NATIONAL BANK
30 N. Michigan Ave. 60602
312/641-1000
(Branch of First Colonial Trust Co.)
PersTr,EmplBen: Donald R. Bonistalli, VP&TO

THE MID-CITY NATIONAL BANK OF CHICAGO
801 W. Madison St. 60607
312/421-7600 Tr$95 Mil
(Trust Offices in Elmhurst & Morton Grove)
Hd,Nb: William A. Thuma, Jr., VP&TO
PersTr: Joseph J. DiVittorio, AsstTO
TrInv: Walter J. Koehler, VP
EmplBen: Mary Thomas, AsstVP&TO
TrOpers: Andrew S. Zdunek, AsstVP

MIDWEST BANK AND TRUST COMPANY
300 S. Michigan Ave. 60604
312/939-3900
Hd: Dominic D. Petitti, VP

MOUNT GREENWOOD BANK
(Land Trust Only)
3052 W. 111th St. 60655
312/445-4500
Barbara Ralson, TO

NBD TRUST COMPANY OF ILLINOIS
307 N. Michigan Ave. 60601
312/630-8296
(Trust Office of NBD Trust Company of Illinois)
LandTrAdm: James A. Clark, AsstVP&TO

NORTHERN TRUST BANK/O'HARE, N.A.
8501 W. Higgins Rd. 60631
312/693-5555
Hd: Thomas Leigh, SrVP&TO

NORTHERN TRUST CO.
50 S. LaSalle St. 60675
312/630-6000 Tr$27.1 Bil
PersFinSvcs: Bill Osborn, ExecVP
TrInv&ComTrF: William F. Bahl, SrVP
InterstateSubsidiaries: Jeffrey H. Wessel, ExecVP
CorpFinSvcs: John S. Suffin, ExecVP
TrOpers: James J. Mitchell, ExecVP
WholesaleSvcs: Lawrence Carolan, VP
Corinne E. McClintic, VP
John P. Merriman, VP

OLD KENT BANK-CHICAGO
Sears Tower 60606
312/876-4400 Tr$600 Mil
Hd: George W. Vander Vennet, ExecVP
TrAdmin,TrOpers,TDP: James A. Harris, SrVP
TrInv: Russell Klokkenga, VP
TrOpers: Kenneth Franke, VP
Nb: Deborah L. Brown, VP

PIONEER BANK & TRUST CO.
4000 W. North Ave. 60639
312/772-8600 Tr$160 Mil
Hd: Robert Berry, SrVP
Phyliss Robinson, VP&TO
June M. Alter, TO&AsstSec
Martha E. McHugh, TO&AsstSec
Daniel N. Wlodek, TO&AsstSec
LandTr: Sharon Jackson
Nb: Lisa Chigas

SOUTH CHICAGO BANK
9200 S. Commercial Ave. 60617
312/768-1400 Tr$5 Mil
Vincent Lipetzky, Pres

STEEL CITY NATIONAL BANK OF CHICAGO
17130 S. Torrence Ave. 60438
312/474-1010
Hd: Marilynn J. Divine, VP&TO
LandTr: Pamela Cernetic, TO&LoanO

Chicago Heights

CHICAGO HEIGHTS NATIONAL BANK
1030 Dixie Hwy. 60411
708/754-2500 Tr$3.5 Mil
Hd: Tassie Kouchis, TO

FIRST NATIONAL BANK IN CHICAGO HEIGHTS
2900 S. Western Ave. 60461
708/503-2710 Tr$1 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
David C. Tans, TO
TrOpers: Angela Gianetti, AsstTO

Chrisman

FIRST NATIONAL BANK
P.O. Box 20 61924
217/269-2307
Hd: Connie Stultz, VP&TO

STATE BANK OF CHRISMAN
P.O. Box 476 61924
217/269-2339
Hd,PersTr,CorpTr: Jack Adams, VP&TO
Ronald L. Bailey, Pres&TO

Cicero

FIRST NATIONAL BANK OF CICERO
6000 W. Cermak Rd. 60650
708/780-4930 Tr$125 Mil
Hd: J. Frank Daly, SrVP
TrOpers: Rita Phillip, TOpO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY OF CLINTON
P.O. Box 191 61727
217/935-2148 Tr$2 Mil
Hd: J. Michael Killian, Pres&TO
PersTr: Mary Pat Killian, VP,Csh&AsstTO
Sharon Conners, AsstCsh&AsstTO

THE JOHN WARNER BANK
P.O. Box 679 61727
217/935-3144 Tr$35 Mil
Hd,TrInv,TrOpers,Nb: Gail L. Nunnery, AsstVP&TO
AsstAdm: Richard Howell, FM&AsstTO
TDP: Linda Miller
AsstTrInv: Terry V. Ijams, Pres&AsstTO

Crystal Lake

FIRST NATIONAL BANK OF CRYSTAL LAKE
(Land Trusts Only)
265 Virginia St. 60014
815/459-4600
Edward D. Egelston, VP

HOME STATE BANK, N.A.
40 Grant St. 60014
815/459-2000 Tr$41 Mil
Hd: James J. Zambon, SrVP&TO
O. Irene Cooper, TO
Robert L. Cormier, Jr., AsstTO

Danville

FIRST MIDWEST TRUST COMPANY
27 N. Vermilion St. 61834-0090
217/431-6231 Tr$1 Bil
(Offices in Joliet, Lake Forest, Moline & Morris)
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Hd: Mark R. Anderson, VP
PersTr,EmplBen: Dennis E. Ehrnwald, VP
Nb: Richard Firebaugh, VP
Darcia Pilkington, TO
Inv: Paul E. Gantzert, Pres-First Midwest Asset Management

FIRST NATIONAL BANK
One Towne Centre 61832
217/442-3015 Tr$55 Mil
Hd,TrInv,Nb: Donald A. McLaughlin, VP&TO
Prob,PersTr: Melanie Napoleon, AsstTO
CorpTr,EmplBen: Karen Ahrens, AsstTO
TrOpers,ComTrF: Norma Rush
Agri-Business: Dave Reynolds, VP

PALMER-AMERICAN NATIONAL BANK
2 W. Main St. 61832
217/446-6450 Tr$75 Mil
Hd: James C. Acton, VP&TO
PersTr: Marilyn Burton, AsstTO
CorpTr,EmplBen,Nb,TrOpers: Alan Mullaney, TO
Farm: Russ Hiatt, VP&FM

Decatur

FIRST NATIONAL BANK OF DECATUR
130 N. Water St. 62523
217/424-1111 Tr$110 Mil
Hd: David C. Jack, SrVP&TO
PersTr: Ritchie G. Barnett, VP&TO
Carol D. Craig
TrOpers: Dean Thom, TO

MAGNA TRUST COMPANY
One Millikin Court 62525
217/429-4253
(Trust Office of Belleville)
DECATUR TRUST CENTER
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Vernon A. Mercier, VP&TO
Thomas M. Hafel, TO
Clark Zedric, TO
Rick G. Emery, AsstVP
Lisa Logan, TO
Thomas E. Brey, NBO
Dennis Hale, TO
David Gifford, AsstTO
DECATUR FARM MANAGEMENT CENTER
Dale E. Aupperle, SrVP&CtrMgr
James E. Adcock, FM
Clark A. Beard, FM
Jim Schroeder, FM
Larry Steinbauer, FM
Debbie VonBehren, OffMgr
Bruce Huber, FM

SOY CAPITAL BANK & TRUST CO.
1501 E. Eldorado St. 62521
217/428-7781 Tr$10 Mil
Hd: Wm. E. Murphy, VP&TO
Ki Kim, AsstVP&TO
Judy Jouslet, AsstTO

DeKalb

FIRST OF AMERICA
363 E. Lincoln Hwy. 60115
815/758-7451 Tr$28 Mil
Hd: David J. Berens, VP&TO
TrOpers: Marilyn Knetsch, AsstTO

FIRST NATIONAL BANK IN DeKALB
141 W. Lincoln Hwy. 60115
815/758-2411 Tr$55 Mil
Hd: Robert B. Emery, Jr., VP&TO
Richard A. Olson, VP&TO
Jan S. Ruster, TO

Des Plaines

FIRST NATIONAL BANK OF DES PLAINES
701 Lee St. 60016
708/827-4411 Tr$170 Mil
Hd,Nb: David A. Raub, SrVP
TrInv,ComTrF: Shadia H. El-Dabh, TO
EmplBen: Terry S. Richter, AsstVP
LandTr: Lourdes Martinez, TO
TrOpers,TDP: Harold L. Slotta, AsstVP
EstAdm: Jeffrey H. Johns, AsstVP

ILLINOIS (Cont.)

Dixon

DIXON NATIONAL BANK
101 W. First St., P.O. Box 309 61021
815/288-2222 Tr$80 Mil
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TrInv,ComTrF: Gary D. Reed, TrInvO
RE,Farm,Nb: Richard C. Brantner, TO
Gdn,PersTr: Carrol L. Schumacher, AsstTO
TrOpers: Connie J. Bontz, TrOpMgr

FIRST BANK
102 S. Galena Ave. 61021
(Branch of Premier Trust Services Inc., Freeport)

Downers Grove

CITIZENS NATIONAL BANK
(Member of Boulevard Bancorp.)
5100 Main St. 60515
312/968-4600 Tr$4.7 Mil
Hd: Shirley Nolan, AsstTO

DOWNERS GROVE NATIONAL BANK
Main & Curtiss Sts. 60515
708/968-6300 Tr$45 Mil
DeptHd: Edward Benway, SrVP&TO
Mgr,TrAdm: Jacquelyn J. Volkert, AsstVP&TO
TrAdm: John M. Finnegan, VP&TO
TrInv,EmplBen: John Lohmeier, TO
LandTr: Constance Krug, Admin

GARY-WHEATON BANK OF DOWNERS GROVE N.A.
1200 Ogden Ave. 60515
708/963-4100
(Branch of Wheaton)
David Griffin, VP

Dundee

FIRST AMERICAN BANK
(A Wholly Owned Subsidiary of First American Bank Corporation)
218 W. Main St. 60118
708/426-6771 Tr$130 Mil
(Branches in Addison, Buffalo Grove, Chicago, Elk Grove Village, Joliet, Riverside & Skokie)
Hd,Nb: Wallace J. Wolff, VP&SrTO
PersTr,TrInv,EmplBen: Robert A. Cross, VP&TO
CorpTr,TrOpers,TDP: Jane Nagel, AsstVP&TO

Dwight

BANK OF DWIGHT
P.O. Box 189 60420
815/584-1855 Tr/u$1 Mil
Hd: Frank T. Murphy, Chm
Jack C. Malone, Pres&TO

East Moline

METROBANK
1523 8th St. 61244
309/755-0671 Tr$15 Mil
Nancy R. Hamilton, TO

East Peoria

COMMUNITY BANK OF GREATER PEORIA
Main at Washington St. 61611
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Mrs. Barbara J. Friend, AsstTO

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Norman W. Thompson, TO
Adm: Bernice Heavilin, TO
Harry Ginsburg
TrOpers: Beverly L. Conreaux, TO
EmplBenAdm: Jamie Hodjan, TO

Edwardsville

THE BANK OF EDWARDSVILLE
330 W. Vandalia St. 62025
618/656-0057, Ext. 403 Tr$75 Mil
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618/692-7000
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Effingham

EFFINGHAM STATE BANK
P.O. Box 767 62401
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THE FIRST NATIONAL BANK OF EFFINGHAM
200 N. Third St., P.O. Box 507 62401
217/347-7744 Tr$13 Mil
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WOODFORD COUNTY BANK
P.O. Box 55 61738
309/527-4400 Tr$1.8 Mil
Hd: George E. Drake, Pres&TO
TrOpers,Nb: Allen Drake, VP&AsstTO
Dean Hastings, AsstVP&TO
Erman E. Schairer, SrVP&FM

Elburn

KANE COUNTY BANK & TRUST CO.
111 N. Main, P.O. Box K 60119
708/365-6406 Tr$14.3 Mil
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PersTr: Janice Docherty, TO
TrInv: Edward Gorenz, AsstTO

Elgin

THE FIRST NATIONAL BANK OF ELGIN
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708/697-1100 Tr$113 Mil
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PersTr: Kathleen A. Lamonica, TO
TrInv,ComTrF,EmplBen: William J. Palmer, TrInvO
TrOpers: Shirley Bowers

Elk Grove Village

FIRST AMERICAN BANK
(A Wholly Owned Subsidiary of First American Bank Corp.)
700 Busse Rd. 60007
708/228-9300 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
I. A. Backstrom, VP&TO
James E. Casey, AsstVP&TO

NBD ELK GROVE BANK
100 E. Higgins Rd. 60002
708/439-1666
(Trust Office of NBD Trust Company of Illinois)
LandTrAdm: Patricia A. Dunleavy, TO

Elmhurst

BANK OF ELMHURST
990 N. York Rd. 60126
708/833-9700
(Trust Office of The Mid-City National Bank of Chicago)
Hd: William A. Thuma, Jr., VP&TO
John T. Sheahan, AsstVP&TO

FIRST COLONIAL TRUST CO.
Branch Office
536 S. York Rd. 60126
708/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, SrVP&TO
TrOpers: Rebecca Keller, AsstTO

OLD KENT BANK, N.A.
P.O. Box 26 60126
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PersTr: George T. Neras, VP&TO
TrInv: Maureen P. Hale, AsstVPTO
EmplBen: Brian P. Boyle, AsstVP&TO
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Nb: Todd A. Lindsay, AsstVP
LandTr: Clifford Scott-Rudnick, AsstVP

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
708/456-4700 Tr$2 Mil
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TrOpers,TDP: Angela M. McClain, AsstTO

Evanston

FIRST ILLINOIS BANK OF EVANSTON, N.A.
800 Davis St. 60204
312/866-5510 Tr$417 Mil
TrInv,ComTrF: John Jenkins, VP&SrTO
TrOpers: Bonnie Brown, TOpO

NBD TRUST COMPANY OF ILLINOIS
Executive and Trust Offices
1603 Orrington Ave. 60204
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Charles D. Barnarth, Pres
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Fin/TrTax: Wendy J. Hayes, VP&TO
EmplBenMgr: James L. Coryell, VP
EstAdm,LandTrMgr: Anita D. Kraus, VP
PersTrNb: Mary D. White, VP
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Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
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Hd: Joseph C. Fanelli, SrVP&TO
Franklin Sellers, VP&TO
Gregory Siss, VP&TO
Robert Mayo, TO
Sherri Gartman, AsstTO
Nancy Rodighiero, AsstTO
Terri DeVries, AsstTO

STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
708/598-7400
Hd: Francesco Roselli, VP&SrTO
Bridgette W. Scanlan, AsstVP&TO
Linda Krajewski, AsstTO&AsstSec
James Martin, TO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$16.8 Mil
Hd,TrInv,Nb: J. W. Gerber, Jr., Pres&TO
PersTr,CorpTr,EmplBen,TrOpers
W. J. Olson, SrVP&TO
TrOpers,TDP: Helen B. Steidinger, TO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$6.772 Mil
Hd: Donna Witter

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr/o$3 Mil
Hd: Michael J. Molt, TO

Fairview Heights

LANDMARK TRUST CO.
10950 Lincoln Trail 62208
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Adm,Opers: Patricia E. Fitzgerald, VP
Norman W. Thompson, TO
Adm: Bernice Heavilin, TO
Harry Ginsburg
TrOpers: Beverly L. Conreaux, TO
EmplBenAdm: Jamie Hadjan, TO

Farmer City

FARMER CITY STATE BANK
P.O. Box 200 61842
309/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Farmersville

THE BANK AND TRUST COMPANY
208 S. Cleveland 62533
217/227-3291 Tr/o$28 Mil
(Branch of Litchfield)
Hd: Joann H. Anderson, VP&TO
Charles Bierbaum, AsstTO
Sandra K. Rosenthal, AsstTO
FM: R. Kent Redfern, VP

Flanagan

FLANAGAN STATE BANK
124 S. Main 61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$4 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

PREMIER TRUST SERVICES INC.
101 W. Stephenson St., P.O. Box 660 61032
815/233-3620 Tr$405 Mil
Hd,TrInv: Kenneth A. Urban, Pres
PersTr: Jill C. Resnick, SrVP
Stephen Kroeger, SrVP
EmplBen: Paul W. Lindvall, SrVP
TrOpers: Cindy Kasper, SrOpersO

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$100 Mil
Hd: C. Brad Zulke, SrVP&ChTO
PersTr: Richard Bennett, AsstVP
Wendy Blair, TO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, Pres&TO
Lois Jean Wienen, AsstTO
Michele M. Berning, AsstTO

Galesburg

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A Norwest Bank
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Farm: Charles A. Cooley, II, VP&FM

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$23 Mil
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Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
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TrInv: Gordon Bajema, TO
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STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$16.1 Mil
Hd: Gary L. Moline, VP&TO
TrOpers,LandTr: Sheila VanBuskirk

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GERMANTOWN TRUST & SAVINGS BANK
601 Main St., P.O. Box 246 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AsstTO

Gibson City

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P.O. Box 231 60936-0231
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Hd: George Cline, Pres

Gillespie

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P.O. Box 148 62033
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Rose Marie Tebbe, AsstVP&AsstTO

Girard

STATE BANK OF GIRARD
202 W. Center St. 62640
217/627-2112
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Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
708/729-1900 Tr$77 Mil
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PersTr,Est: Myra Wilson, AsstVP&TO
LandTr: Alice Hansen, SrLandTrO
TrOpers,TDP: Karen Shaddock-Young

Granite City

CENTRAL BANK
3303 Nameoki Rd. 62040
618/451-6444 Tr$67.9 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
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TrOpers,TDP: Sandra J. Knee

MAGNA TRUST CO.
20th & Edison Ave. 62040
618/451-5421
(Branch of Belleville)
Hd: John H. Tallgren, SrVP&CtrMgr

Graymont

STATE BANK
P.O. Box 47 61743
815/743-5951 Tr$3.0 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr$3.905 Mil
Hd: Lyndle Barnes, Jr., TO
Patricia R. Evans, AsstTO

Greenfield

FARMERS STATE BANK
(a United Community Bank)
Walnut & Main Sts., P.O. Box 328 62044
217/368-2171 Tr$2.1 Mil
Hd: Robert A. Narmont
TrInv: J. R. Blair
Tracy West

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$3.0 Mil
Dennis W. Ennen, VP&TO

FIRST BANK & TRUST CO. IN GREENVILLE
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Gridley

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Hammond

STATE BANK OF HAMMOND
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Hd: Francis Maloney, Pres

Hanover Park

CHARTER BANK & TRUST OF ILLINOIS
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708/837-2700
John J. Hayes, Jr., Pres&TO

ILLINOIS (Cont.)

Harvard

FIRST STATE BANK
201 W. Diggins 60033
815/943-6441 Tr$1.5 Mil
Hd: James Bowers, Pres&TO
Shirley Sweatman, VP&AsstTO
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$3 Mil
Hd: Roger L. Lehmann, Pres&TO

Harvel

THE BANK AND TRUST COMPANY
Rte. 48 & Main 62538
217/229-3741
(Branch of Litchfield)

Harwood Heights

PARKWAY BANK & TRUST CO.
(Land Trusts Only)
4800 N. Harlem Ave. 60656
708/867-6600 Tr$15 Mil
Rosanne M. Dupass, AsstVP&TO

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$17 Mil
Hd: Linda M. Butler, VP&SrTO
Elizabeth A. Sinnock, TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$17.6 Mil
Hd: Ed Goodwin, Pres&TO

Hickory Hills

STANDARD BANK AND TRUST CO. OF HICKORY HILLS
7800 W. 95th St. 60457
708/598-7400
Hd: Francesco Roselli, VP&SrTO
Bridgette W. Scanlan, AsstVP&TO
James Martin, TO
Linda Krajewski, AsstTO

Highland

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$21 Mil
Hd,EmplBen: MaryAnn Frueh
PersTr: Elaine Haake
TrInv,Nb: Larry Essenpreis
TrOpers: Sue Oswald

LANDMARK TRUST COMPANY
1223 Broadway 62249
618/654-4511 Tr$33 Mil
Hd: Fred M. Schneider, TO
Joan L. Deuser, AsstTO

Highland Park

NBD TRUST COMPANY OF ILLINOIS
513 Central Ave. 60035
708/432-1800
(Trust Office of NBD Trust Company of Illinois, Evanston)
PersTr: Edward Cottrell, TO

Hinsdale

FIRST ILLINOIS BANK & TRUST
5 N. Lincoln 60521
312/579-4426
(Branch of La Grange)
Hd: George H. Starmann, III, ExecVP&SrTO
Michael O'Reilly, VP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
312/799-2800
Hd: Robert W. Slowinski, TO
Julie L. Maggio, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr$2.4 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Debbie Dixon
William Penicook, VP&AsstTO

COMMUNITY BANK
P.O. Box 70 60942
217/283-7733 Tr/u$1 Mil
(Branches in Hoopeston & Wellington)
Hd: Don Sherrill, Pres&CEO
PersTr: W. Thomas Roberts, SrVP&AsstTO
CorpTr: Vicki Jackson, AsstTO

Itasca

ITASCA BANK & TRUST CO.
308 W. Irving Park Rd. 60143
312/773-0350 Tr$25 Mil
Jack E. Mensching, Pres
Stanley A. Perry, SrTrCoun
Jules V. Meyering, TrCoun

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$63 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
C. Matthew A. Smith, SrVP&TO
TrInv: Mary N. Ferguson, TrInvO
Farm: Allan Worrell, AsstVP&FM
Daniel Newton, AsstFM
TDP,TrOpers: Betty Rothdeutsch, AsstTO

THE FARMERS STATE BANK & TRUST CO.
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301 S.W. Adams St., P.O. Box 749 61652-0749
309/655-5590 Tr$900 Mil
Hd: Douglas S. Stewart, SrVP
PersTr: Hayne Ellis, III, VP
Cathy S. Butler, VP
Prob: David H. Welch, VP
TrInv: L. Edward Knox, AsstVP
EmplBen: Howard P. Gallatin, VP
BusDev,Nb: Patti A. Abel, TBDO
TrOpers: Anna M. Reliford

JEFFERSON BANK
124 S.W. Adams St. 61649
309/672-6174 Tr$261 Mil
Hd: Kevin H. Jones, SrVP
PersTr,Prob: Howard P. Gallatin, VP&SrTO
EmplBen: JoAnn Harlan, TO
TrOpers: Betty L. Meyers, AsstVP&TO
Nb: Richard E. Firebaugh, VP&TO

SOUTH SIDE TRUST & SAVINGS BANK
2119 S.W. Adams St. 61602
309/676-0521 Tr$20 Mil
Hd: William E. Smith, Jr., AsstVP&TO
Kathryn Schindler, VP&AsstTO

Peru

FIRST NATIONAL BANK IN PERU
P.O. Box 409 61354
815/223-0214
Hd: Richard Wendt, Pres&TO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr$2 Mil
Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Lew L. Hultgren, VP&TO

Piper City

VERMILION VALLEY BANK
4 E. Peoria, P.O. Box 128 60959
815/686-2258 Tr/u$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Bargmann, AsstTO

Pittsfield

FIRST BANK
P.O. Box 498 62363
217/285-2176 Tr$8 Mil
Carol Seybold, TrAdm

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$40 Mil
Myron L. Otto, SrVP&TO
H. Wayne Taylor, Pres&TO
FM: John Marshall, AsstTO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Paul S. Miller, TO
TrOpers,TDP: Norma Weaver, TO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$50 Mil
C. Dean Easton, Pres&CEO
Richard Hiatt, VP&TO
Marcia E. Cox, AsstVP&AsstTO
Mary Lynn Toon, AsstTO
Farm: Don Lambert, FM
Brent Crane, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$85 Mil
Hd,TrInv,Nb: Randall T. Rimington, SrVP&TO
PersTr,CorpTr: Karen Hanson, AsstVP&TO
EmplBen: Dan Wadle, JD,TO
TrOpers: Lori Clark

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$18 Mil
Hd: Charles W. Gebhardt, VP&TO
TrOpers: Thelma Beall, AsstVP

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr$2 Mil
Hd: Leanna Flanagan, TO

Quincy

BOATMEN'S BANK OF QUINCY
531 Hampshire St. 62301
217/228-6230 Tr$60 Mil
Audrey K. Viar, SrTO
EmplBen: John M. Braund, AsstTO

FIRST BANKERS TRUST COMPANY
1201 Broadway 62301
217/228-8060 Tr$34 Mil
Donald K. Gnuse, Pres
Carmen Walch, TO
Elenora Williams, TO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62306
217/223-7300 Tr$170 Mil
Hd: F. R. McFarland, SrVP&TO
PersTr: Jo Ann Wilmott, TrAdmO
Tamara Reed, TrAdm
TrOpers: Mary Schnelle, TOpAsst
Farm: Joseph Harris, II, FarmSvcO

STATE STREET BANK & TRUST CO.
P.O. Box 141 62306
217/223-6480 Tr$18 Mil
Hd: Steve Akers, ExecVP&TO
TrOpers: Kevin Hannant, AsstTO

Rantoul

BANK OF RANTOUL
201 E. Champaign, P.O. Box 67 61866
217/892-2143 Tr$10 Mil
Hd: Thomas B. Bryan, Pres&TO
Raymond R. Uken, ExecVP&TO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
708/771-2500 Tr$58 Mil
Hd,TrOpers: Anne Dunne, VP&TO

River Grove

PIONEER BANK-RIVER GROVE
8383 W. Belmont Ave. 60171
(Branch of Chicago)

Riverside

FIRST AMERICAN BANK OF CHICAGO
(A wholly owned subsidiary of First American Bank Corporation)
15 Riverside Rd. 60546
708/442-9600 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Richard L. Powers, ExecVP
Joseph A. Barrett, AsstVP&TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666 Tr$13 Mil
Hd: Richard Hudson, TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$26 Mil
Hd: Jim Rogers, SrVP&ChTO
David Musgrave, Pres&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Hwy. 61068
815/562-5571 Tr$3.5 Mil
Hd: Theodore L. Tilton, SrVP
TrOpers,TDP: Carolyn Neal

Rock Island

FIRST OF AMERICA TRUST COMPANY
100 17th St., P.O. Box 4210 61201
309/793-9321 Tr$240 Mil
Hd: W. R. Hefter, SrVP&TO
PersTr,EmplBen,Est: G. D. Vanderflugt, VP&TO
J. M. Miller, TO
PersTr,EmplBen,Est,Nb: Don Massey, TO
TrOpers,TDP: K. S. Speck, TO

THE ROCK ISLAND BANK
230 18th St., P.O. Box 4870 61204-4870
309/794-1120 Tr$60 Mil
Bryant Goodall, VP&TO
Dan Zude, TO

Rockford

AMCORE TRUST COMPANY, ROCKFORD
501 Seventh St., P.O. Box 1537 61110-0037
815/961-7119 Tr$1.6 Bil
Hd: Glen W. Wilson, Pres&CEO
PersTr: Jay H. Maddox, SrVP
CorpTr,TrOpers: Lois Barton, VP
TrInv: Jay F. Evans, SrVP
Dean Countryman, VP
ComTrF: Darrell Thompson, VP
EmplBen: Lillie L. Rude, SrVP
Nb: Terry N. Parsons, VP&TO

BELVIDERE NATIONAL BANK & TRUST COMPANY
Trust Division
Alpine Financial Center
1700 N. Alpine Rd. 61107-1450
815/398-6500
(Branch of Belvidere)
Hd,TrInv: Park Johnston, ExecVP&SrTO
PersTr,Nb: Suzanne Bennett, TrRep

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/987-3720 Tr$343 Mil
Hd,Nb: Scott A. Hendee, SrVP
PersTr: Glenn D. Ahrens, VP
Barbara A. Stauffer, VP
Kenneth D. Bruning, AsstVP
Gregory G. Downey, AsstVP
TrInv: Robert D. Eversman, VP
EmplBen: Mary S. Powell, VP
TrOpers: Thaddeus J. Dutkiewicz, AsstVP

FIRST OF AMERICA TRUST CO.
120 W. State St., P.O. Box 1628 61110-0128
815/987-2124 Tr$250 Mil
(Branches in Bannockburn, Bloomington, Champaign, Dekalb, Kankakee, Peoria, Quad Cities and Springfield)
Hd: Robert F. Moffatt, SrVP&TO
EmplBen: Marcia L. Mueller, VP&TO
TrOpers: Jeanne Pearson
Nb: Larry Hyser, BDO

FIRST OF AMERICA TRUST COMPANY
120 W. State St., P.O. Box 1628 61110-0128
815/987-2124 Tr$250 Mil
PersTr,CorpTr: Carolyn M. Allison, VP&TO
Roseann M. Cannariato, AsstVP&TO
Jo Ellyn McComb, TO
TrInv: Edward M. Rounds, IO
EmplBen: Marcia L. Mueller, VP&TO
William H. Harty, TO
TrOpers: Jeanne Pearson, Supv
TrNb: Larry E. Hyser, BDO

PREMIER FINANCIAL SERVICES INC.
124 N. Water St., Ste. 201 61104
(Branch Of Premier Trust Services, Inc., Freeport)

Roselle/Schaumburg

HARRIS BANK ROSELLE
2401 W. Schaumburg Rd., Schaumburg 60194
708/307-2830 Tr/u$25 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstVP&TO

St. Charles

FIRST CHICAGO BANK OF ST. CHARLES, N.A.
575 S. Randall Rd. 60174
708/377-0808
(Branch of Wheaton)
John Schmidt, VP

HARRIS BANK-ST. CHARLES
Trust Center
1399 E. State St. 60134
708/232-0605 Tr$108 Mil
Hd: Carl W. Rudolph, SrVP&TO
Cheryl Fair, VP&TO
TrOpers: Eleanor Oberst, AsstTO
Donald L. Lippert, AsstTO

OLD KENT BANK, N.A.
200 W. Main 60174
312/584-5500
(Office of Elmhurst)
Tom Sullivan, TO

Savanna

SAVANNA STATE BANK
302 Main St., P.O. Box C 61074
815/273-2261
Hd: Steven M. Kelley

Schaumburg

FIRST BANK OF SCHAUMBURG
321 W. Golf Rd. 60196
708/882-4000
Hd: Catherine Fahey, VP&TO

Shannon

FIRST STATE BANK
1 S. Linn St., P.O. Box 85 61078
815/864-2111 Tr/u$1 Mil
Hd: Allen Woessner, TO

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 W. Main, P.O. Box 519 62565
217/774-5515 Tr$10 Mil
Hd: Robert M. Pancoast, SrVP&TO
TDP: Cheryl L. Roley

SHELBY COUNTY STATE BANK
130 S. Morgan St., P.O. Box 530 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Janet Reynolds, TrAdm
David Price, FM

Skokie

FIRST AMERICAN BANK
(A Wholly Owned Subsidiary of First American Bank Corp.)
4949 Old Orchard Rd. 60077
708/679-2200 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Jane Nagel, AsstVP&TO
I. A. Backstrom, VP&TO
Richard A. Bennett, AsstVP&TO

NBD TRUST COMPANY OF ILLINOIS
8001 Lincoln Ave. 60077
708/673-2500
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Richard M. Jung, VP

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
16178 S. Park Ave., P.O. Box 366 60473-1524
708/333-2600 Tr$130 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, SrVP&TO

★ Springfield

FIRST NATIONAL BANK
201 S. 5th St. 62701
217/753-7358 Tr$400 Mil
Hd: Albert J. Gardner, VP&ChTO
PersTr: Jennifer Johnson-Rahn, AsstVP&TO
CorpTr: Keri Ratliff, TO
TrInv,ComTrF: G. E. Gifford, VP
CorpTr,TrOpers: Patricia Cook, VP
EmplBen: Lorraine Zenge, TO
TDP: Ed Ely
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

FIRST OF AMERICA TRUST COMPANY
One Old Capitol Plaza North 62705
217/753-7200 Tr$500 Mil
Hd,EmplBen: John A. Volle, VP
PersTr: Theresa M. Kean, AsstVP&TO
Eric Oschwald, TO
CorpTr: Elizabeth A. Wisnosky, AsstVP&TO
TrInv: Robert K. Phillips, TrInvO
EmplBen: William J. Albach, VP&TO
TrOpers: Lyn Mottar, TOpSupv

MAGNA TRUST COMPANY
Springfield Trust Center
1825 S. 6th St. 62703
217/525-6436
(Trust Office of Belleville)
S. Greg Johnson, VP&CtrMgr
Patricia Wycoff, TO

MARINE BANK OF SPRINGFIELD
East Old State Capitol Plaza 62701
217/525-9745 Tr$2 Bil
(Branches in Marine Bank-Bloomington/Normal, Marine Bank of Monticello & Marine Bank-Champaign/Urbana)
Hd: Michael O. Gibson, SrVP
J. Michael Houston, VP
TrInv,ComTrF: Thomas W. Kienzler, VP
PersTr,CorpTr: David R. Milling, VP
EmplBen: Michael W. Ference, VP
TrOpers: Rex A. Alexander, VP
Farm: Dale D. Hedrick, VP
Sls: William Gleason, VP

ILLINOIS (Cont.)

★ Springfield (Cont.)

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-3100 Tr$6 Mil
Hd,PersTr: Claude E. Hudson, Pres&AsstTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
James T. Frazee, TO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

AMCORE TRUST COMPANY
302 First Ave. 61081
815/626-4321 Tr$127 Mil
Hd,EmplBen,TrInv,Nb: John R. Kuczynski, SrVP
PersTr,Est: Wallis A. Adell, TO
EmplBen,Tx: Linda Perry, TO
TrOpers: Onnadine Hosler, TOpO

FIRST NATIONAL BANK
305 Fourth Ave. 61081
815/626-0045 Tr$28 Mil
Hd: Thomas A. Densmore, VP&TO
PersTr,EmplBen: Deb Oldman
TrOpers: Donna Adams

FIRST BANK
3014 E. Lincolnway 61081
(Branch of Premier Trust Services Inc., Freeport)

Streator

UNIONBANK/STREATOR
201 E. Main St. 61364
815/673-3333 Tr$32 Mil
Hd: Richard A. Fahrenkrug
TrOpers: Phillip E. Martin, AsstVP&TO
Nb: Shirley A. Smith, AsstVP&AsstTO

Sublette

FARMERS STATE BANK
P.O. Box 20 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$2 Mil
Hd: Harry Wilson, Chm,CEO&TO
Roger W. Tice, Pres&AsstTO
Sandra L. Sanders, AsstTO

STATE BANK OF SULLIVAN
200 S. Hamilton, P.O. Box 258 61951
217/728-4311 Tr$1.794 Mil
Stephen G. Corzine, TO
Barbara J. Burtcheard, AsstTO

Sycamore

THE NATIONAL BANK & TRUST CO. OF SYCAMORE
230 W. State St. 60178
815/895-2125 Tr$150 Mil
Hd: Howard A. Heidlauf, SrVP&TO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&FM
PropMgt: James M. Kirby, VP&Sec
EmplBen,Taxes: Sharon Z. Fesler, VP&AsstSec
David Van Buren, AsstVP&AsstSec
TrOpers: Janice C. Taylor, TOpMgr
Nb: Diane Florschuetz, AsstTO

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 350 62568
217/824-4955 Tr$30 Mil
Hd,TrInv: Robert W. Slaybaugh, II, VP&TO
PersTr,EmplBen: Bonnie Bruns, VP&TO
TrOpers: Deborah Jostes, AdmAsst

Tinley Park

HERITAGE TRUST COMPANY
17500 S. Oak Park Ave. 60477
703/614-0390 Tr$38 Mil
Joyce V. Cunningham, SrVP&TO
Cynthia T. Sikora, VP&TO
LandTrust: Linda Lutz, LandTrO
EmplBen: Lynda Blust, TrAdmin
Nb: John Sandmann

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
Hd: James P. Ghiglieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Tuscola

FIRST NATIONAL BANK & TRUST CO. OF DOUGLAS COUNTY
100 N. Main St., P.O. Box 18 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Juanita Brace, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$2.0 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers,EmplBen: Lloyd A. Murphy, VP&AsstTO

Urbana

FIRST BUSEY TRUST & INVESTMENT CO.
P.O. Box 69 61801
217/384-3257 Tr$250 Mil
Hd,TrInv,ComTrF: Gene Grandone, Pres&CEO
PersTr,CorpTr,Nb: Glen Paine, ExecVP&COO
Farm: Tom Wiggins, VP&FM
EmplBen: Scott MacAdam, VP
TrOpers: Trent Shepard, AsstVP
TDP: Greg Fink, InfSvcsO

Vandalia

FIRST BANK OF ILLINOIS
P.O. Box 130 62471
618/283-2211 Tr/o$5 Mil
Hd: Donna Kloustermeyer, TO
Don Fitzgerald, AsstTO
John Rohleder, AsstTO
Bill Ladnig, AsstTO
Ann Goodin, AsstTO
Dave Asselmeier
James Derberg, Dir
Doug Distler, Dir
Cheryl Beard, AsstTO
Mary Schmidt, AsstTO

FIRST NATIONAL BANK
432 W. Gallantin St., P.O. Box 40 62471
618/283-1141 Tr$20 Mil
Hd: Thomas G. Diekroeger, ExecVP&TO
Carol Williams, AsstTO

Vernon Hills

FIRST COLONIAL BANK COMPANY
850 N. Milwaukee Ave. 60061
708/816-1444
(Branch of First Colonial Bank of Lake County, Oak Park)
Robert Lopardo, SrVP

Villa Park

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$13.5 Mil
Hd: Thomas James, SrVP&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 619 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, Pres&TO

STATE BANK OF VIRDEN
103 S. Springfield, P.O. Box 70 62690
217/965-3344 Tr/u$1 Mil
Hd: Larry J. Herron, TO
Joyce Coe, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 18 62691
217/452-3041 Tr$7 Mil
Hd: Reginald Jokisch, Pres&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

FIRST TRUST & SAVINGS BANK
120 E. Walnut 60970
815/432-2494 Tr$14 Mil
Hd: Warren Hanson, ExecTO

WATSEKA FIRST NATIONAL BANK
216 S. Fourth St., P.O. Box 447 60970
815/432-3977 Tr$15 Mil
Hd: John Rodda
Debbie Gudeman

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 W. Liberty St. 60084
708/526-6604 Tr$.5 Mil
Hd: Kay Holden, TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
708/623-9000 Tr$38.5 Mil
Hd,PersTr,Nb: David B. DeSalvo, VP&TO
PersTr,LandTr,Nb: Sandra L. Shinsky, TO
TrOpers: Susan C. Gavinski, TOpO
TrInv: Anthony P. Mackie, AsstTO

BANK OF NORTHERN ILLINOIS, N.A.
(Formerly First National Bank of Waukegan)
1 S. Genesee St. 60085
312/623-3800 Tr$6.5 Mil
Hd: Raymond A. Eiden, Chm&SrTO
Catherine Biancalana, TO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Jon W. Boswell, TO

NORTHERN STATES TRUST COMPANY
3233 Grand Ave. 60085
708/623-3233 Tr$145 Mil
Hd,Nb,EmplBen,CorpTr: G. David Smith, Pres
CorpTr,EmplBen,ComTrF,TrInv: Linda J. Nelson, VP&TO
PersTr,TrOpers,Nb: Carol L. Passalaqua, AsstVP&TO
EmplBenAdm: Catherine A. Brolley, TO

Weldon

WELDON STATE BANK & TRUST
P.O. Box 129 61882
217/736-2294
Hd: Richard E. Colbert

Wellington

WELLINGTON BANK FACILITY
(a Division of Community Bank)
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
(Branch of Hoopeston)
Hd: Don Sherrill, Pres&CEO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
708/231-1800 Tr$.750 Mil
Wayne Kuntze, Pres
Elizabeth P. Marecek, VP&TO
TrInv,Nb: Richard J. Worzala, ExecVP
Joachim J. Brown, TrCoun

Wheaton

GARY-WHEATON BANK, N.A.
E. Wesley & Cross Sts. 60187
312/665-7767 Tr$650 Mil
(Branch in Batavia)
Hd,Nb: Douglas G. Eyles, SrVP
PersTr: Ruth M. Bowen, VP
TrInv,ComTrf: William E. Norris, AsstVP
EmplBen: Janice A. Lorenz, VP
TrOpers: David M. Augustyn, VP

NBD TRUST COMPANY OF ILLINOIS
211 S. Wheaton Ave. 60187
708/665-0300
(Trust Office of NBD Trust Co. of Illinois, Evanston)
TrMgr: Albert C. Koontz, SrVP

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 379 62693
217/566-3387
Hd: Richard L. Kohl, CPA VP&TO
Rodney L. Dowell, VP&AsstTO

Wilmette

FIRST ILLINOIS BANK OF WILMETTE
1200 Central Ave. 60091
312/251-8100 Tr$84 Mil
Mgr: Olga Stokes, VP&TO
Mktg: Theodore R. Storlie, VP
TrInv: John Jenkins, VP
PersTrAdm: Deborah Poulds
TrOpers: Bonnie Brown, TOpO

Winnetka

FIRST CHICAGO BANK OF WINNETKA
791 Elm St. 60093
708/441-4100 Tr$5.0 Mil
Lynda Anderson, Pres
Carol C. Pell, VP-Tr
Anita E. Morris, AsstTrAdm

HARRIS BANK
520 Green Bay Rd. 60093
708/441-4444 Tr$185 Mil
Hd: John D. O'Malley, ExecVP
PersTr: Keith C. Erickson, SrVP
TrOpers: Paula Connolly, TrAdmin
Anna Gordon Schenn, AsstTO
Pat Ericksen, AsstTO

Woodstock

AMCORE TRUST COMPANY, WOODSTOCK
225 W. Jackson St., P.O. Box 549 60098-0549
815/338-6200
Christopher C. Barry, SrVP&TO

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$29 Mil
Hd: Herbert W. Dakin, VP&TO
TrOpers: Barbara Japp, AdmAsst

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
708/488-6500 Tr$14 Mil
(Branch of Palos Heights)
Hd: Richard T. Topps, VP&TO
Admin,Inv: Kirk E. Rascher, TO
TrOpers: Mary T. Ciciora, Mgr

Wyoming

WYOMING BANK & TRUST CO.
P.O. Box 230 61491
309/695-2831
Hd,PersTr,CorpTr: B. F. Backlund, ChmBd
Dean M. Jackson, Pres
Duane Brammer, ExecVP
Virginia Ford, Csh

INDIANA

Akron

FIRST BANK
P.O. Box 217 46910
219/893-4531
Hd: Larry Car, Pres

Alexandria

CITIZENS BANKING CO. OF ALEXANDRIA
101 N. Harrison St., P.O. Box 147 46001
317/724-4447 Tr/u$1 Mil
Hd: James Stretelmeier, Pres

Anderson

ANDERSON BANKING CO.
931 Meridian Plaza 46015
317/646-5443 Tr$118.1 Mil
Hd: Robert L. Gustin, VP&SrTO
PersTr: James S. Stuart, TO
Joseph H. Riedel, TO
TrInv: Ronald C. Stemen, IO
EmplBen: N. Jane Smith, AsstTO
TrOpers: Nancy K. Hooker, TOpO

CITIZENS BANKING CO.
P.O. Box 729 46015
317/646-6605
Hd: Edward Huffman, VP&SrTO
PersTr,CorpTr,TrInv,EmplBen:
Jodi Hicks, TO
Susan Taylor, EmplBenO

FIRST OF AMERICA BANK-ANDERSON
P.O. Box 191 46015
317/649-5551
(Branch of Indianapolis)

STAR TRUST COMPANY
P.O. Box 967 46952
317/672-9671 Tr$42 Mil
Hd: Jack Gaddis, Pres
PersTr,CorpTr,TrInv,Nb:
P. L. Gregory, SrVP&TO
Tudor Glassburn, SrVP&TO
EmplBen: Jeanne S. Revord, TO
TrOpers,TDP: Margaret E. Sones, AsstVP&TO

Attica

BANK OF WESTERN INDIANA
P.O. Box 280 47918
317/762-6721 Tr$9.3 Mil
(Branch of Covington)
Bonnie Mayfield, VP&TO

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
William C. McAdams, VP&TO
Raymond G. Smyth, AsstVP&TO

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$21 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb:
E. S. Zeisloft, TO

PEOPLES FSB OF DEKALB COUNTY
212 W. Seventh St., P.O. Box 231 46706
219/925-2500 Tr$1 Mil
Hd: Philip Butler, TO

Avilla

COMMUNITY STATE BANK
P.O. Box 79 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

Batesville

BATESVILLE STATE BANK
137 S. Main St. 47006
812/934-4411 Tr/u$1.687 Mil
Hd: David E. Morrison, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh

FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-BATESVILLE CENTER
P.O. Box 30 47006
812/934-2808 Tr$2.935 Mil
Hd: Barbara Kruse, AsstTO

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J. Thomas Servies, VP

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47902
317/423-7100 Tr$115 Mil
Hd: Lawrence A. Anthrop, VP&TO
TrOpers: Kimberly K. Hardebeck, TOpMgr
John K. Mandeville, Agri-busO
TrInv: Bruce Lee, IO
TrAdm: Douglas M. Wehrman, TO
Kimberly A. Loveless, AsstTO

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$15 Mil
Hd: Orea E. Mulholland, VP&TO
TrOpers: Jan Olinger, AsstTO

La Porte

FIRST OF AMERICA BANK-LA PORTE, N.A.
800 Lincolnway 46350
219/362-6171 Tr$77 Mil
Hd,CorpTr,EmplBen: Robert M. Witner, VP&TO
Hd,PersTr: Barbara J. Hoekzema, VP&TO
Nb: David Oakland, VP&TO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404
Hd,Nb: Lawrence J. Mazur,
LLM,CPA,SrVP&SrTO
Gdnshp,PersTr,CorpTr,TrInv: Janet M. Pulver
Agcy,ICAs,EmplBen: Lynn Jaksch
TDP: Karen Kneifel

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

STAR BANK, N.A. OF SOUTHEASTERN INDIANA
P.O. Box 327 47025
812/537-1212 Tr$7 Mil
Hd: Susan Smith, VP&TO
Marilyn Hane, AsstTO

Liberty

THE FARMERS STATE BANK
P.O. Box 361 45003
317/732-3111 Tr/u$1 Mil
Hd: Helen McLaughlin, AsstVP&TO

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Linden

LINDEN STATE BANK
100 N. Meridian St. 47955
317/339-4646
Hd: C. Laverne Lutes, Pres
Ronald D. Kerby, VP

Linton

PEOPLES TRUST CO.
P.O. Box 190 47441
812/847-4457 Tr$3.598 Mil
Hd: Thomas J. Long, ExecVP&TO
Hd,PersTr,ComTrF: Helen Rhodenbeck, TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$21 Mil
Georgie Binney, AsstVP&TO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Matthew Arvin, Pres
Marlene Smith, AsstTO

Lowell

INB NATIONAL BANK, N.W.
651 E. Commercial Ave.
P.O. Box 8 46356
219/696-8981
(Branch of Lafayette)
Donald Hawkins, VP&TO
Chris Jenson, AsstTO

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$100 Mil
Hd: Donald L. Hawkins, VP&TO
Christine Jensen, TO

Lynn

GREENSFORK TOWNSHIP STATE BANK
R.R. 2, Box 71 47355
317/874-2511 Tr$65
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Bruce A. Cowen, Csh&AsstTO

PEOPLES LOAN & TRUST BANK
119 S. Main St. 47355
317/874-2330
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

INDIANA (Cont.)

Madison

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, VP&TO

Marion

BANK ONE TRUST GROUP, MARION
P.O. Box 68 46952
317/668-3523
(Branch of Indianapolis)
Mgr: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, TO

STAR TRUST COMPANY
P.O. Box 967 46952-0967
317/674-9761 Tr$30 Mil
Jack Gaddis, Pres
Tudor Glassburn, SrVP&TO
P. L. Gregory, SrVP&TO

SUMMIT BANK OF MARION
4th & Washington Sts. 46953
317/668-8111 Tr$70 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb
David J. Raabe, VP&TO
PersTr,TrInv,TrOpers,Nb,TDP
Timothy L. Faus, AsstVP&TO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$10 Mil
Hd: John O'Donnell, TO

Merrillville

BANK ONE TRUST GROUP, MERRILLVILLE
Twin Towers, Ste. 427N
1000 E. 80th Place 46410
219/736-7316
Mgr: Andres Roche, VP&TO

Michigan City

FIRST CITIZENS BANK, N.A.
P.O. Box 800 46360
219/874-9221 Tr$225 Mil
Hd: Leon A. Dargis, SrVP
PersTr: Connie Kmetz
Susan Anderson
TrInv: Robert P. Rose, TO
EmplBen: Duane G. Merril
TrOpers: Julie Daniels
Prob: Diana L. Alinsky

Middlebury

FIRST STATE BANK
P.O. Box 69 46540
219/825-2166 Tr$4.35 Mil
Hd,PersTr,ComTrF,Nb,EmplBen
Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Greg Krider, TO
Randall Miller, TO
TDP: Rose Ann Seymore, VP

82% of the readers of
TRUSTS & ESTATES
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Milan

FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-MILAN CENTER
P.O. Box 127 47031
812/654-2871 Tr/u$1 Mil
Cindy McKittrick, BnkMgr

Mishawawka

INDIANA TRUST AND INVESTMENT MANAGEMENT COMPANY
3630 Edison Lakes 46545
Tr$75 Mil
TrInv: John C. Schuster
Nb: David A. Hosinski

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$15 Mil
Hd: Phil Tomson, TO

Mooresville

CITIZENS BANK
P.O. Box 789 46158
317/831-0110 Tr$6 Mil
Hd: William B. Boyd, TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$19 Mil
Hd: G. Roger McCormick, CEO,Pres&TO
Phyllis A. Hawley, SrVP&TO

Muncie

AMERICAN NATIONAL TRUST & INVESTMENT MANAGEMENT CO.
P.O. Box 751 47305
317/747-7550
Hd,PersTr: Paul L. Sehnert, Jr., Pres

MERCHANTS NATIONAL BANK
P.O. Box 792 47308
317/747-1500 Tr$720 Mil
Hd: Roger W. Gilcrest, ExecVP
PersTr: James R. Witte, VP&TO
CorpTr,TrOpers: Sharon Lee Powell, VP&TOpO
TrInv: Mark A. Collison, VP&TrInvO
EmplBen,Nb: Gary P. Bartlett, VP&TO
Nb: Sheree Winkler, TO
Taxes: Caroldon S. Merchand, AsstVP&TrTxO

SUMMIT BANK
220 Walnut Plaza, P.O. Box 711 47308
317/747-4500 Tr$72 Mil
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO
Mary Phillips, TO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
(A Merchants National Corp. Subsidary)
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

PEOPLES BANK, FSB
9204 Columbia Ave. 46321
219/836-9828 Tr$36 Mil
Hd,PersTr,LandTr: Frank J. Bochnowski, VP&TO
TrInv,EmplBen: Stephan A. Ziemba, TO

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr$1 Mil
Hd: Mark A. Comer, TO

Nashville

FIRST OF AMERICA BANK-NASHVILLE
37 West Main St. 47448
812/988-5430
(Branch of Indianapolis)

New Albany

CITIZENS FIDELITY BANK INDIANA
400 State St. 47150
812/949-6670 Tr$55 Mil
Richard F. Stegemeier, SrVP&TO
Brenda M. Tucker, VP&TO

FIRST NATIONAL BANK OF INDIANA
P.O. Box 1247 47150
812/948-4475 Tr$60 Mil
(Trust Affiliate of National City Bank, Cleveland, OH)
Hd: Mary Beth Tyra, VP&SrTO

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$38.5 Mil
Hd: G. Thomas France, VP&TO

New Palestine

FIFTH THIRD BANK OF CENTRAL INDIANA
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd: Alta Hudson, TO

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/828-4221 Tr$4 Mil
(Branches at Knox and San Pierre)
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK
P.O. Box 502 46962
219/982-2121 Tr$16.5 Mil
Terry Carpenter, Pres&TO
Hd: Steve Hammer, VP

North Vernon

MERCHANTS TRUST & INVESTMENT CO.
Walnut & Madison 47265
812/346-5301
Donald L. Felten, VP&TO

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/$1 Mil
Hd: Nick Filosa, Pres
TrInv,ComTrF,TrOpers,Nb: Donna Aschraft, TO

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
420 S. Buckeye St., P.O. Box 176 47037
812/689-4202 Tr$2 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$8 Mil
Leilani L. Mahnensmith, TO

Oxford

STATE BANK OF OXFORD
P.O. Box 46 47971
317/385-2213 Tr/u$1 Mil
Hd: Lowell W. Gardner, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$14 Mil
R. L. Doan, Pres&TO
Hd: Harold Minton, SrVP&TO
TDP: Clyde Barnett, AsstVP

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$4 Mil
Hd: Elke U. Baltimore, VP&TO
Joyce A. Nunley, AsstTO

Peru

FIRST OF AMERICAN BANK-WABASH VALLEY
2 S. Broadway, P.O. Box 167 46970
317/486-3595
(Branch of Indianapolis)

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$16 Mil
Hd: H. Phil Tomson, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$3.5 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers,TDP:
Richard K. Brenaman, TO

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr$1 Mil
Hd: Hugh A. Eskew, VP,Csh&TO
Stacey Weisman, AsstTO

Plainfield

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Louis Salla, ExecVP&TO

The DIRECTORY OF TRUST INSTITUTIONS is included in a T&E subscription!

Portage

FIRST NATIONAL BANK
6043 Central Ave. 46368
219/762-2165
(Branch of Valparaiso)
Hd: Pamela A. Almus, SrTO&Coun
TrOpers: Cynthia Hutcheson, AsstVP&TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: James Ruge, Pres&TO

Portland

FIRST NATIONAL BANK
P.O. Box 1089 47371
219/726-7116
Susan Dillon Myers, VP&TO
Ward C. Weisel, SrVP&SrTO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$22.6 Mil
Hd: Richard L. Huffman, VP&SrTO
TrOpers: Coral Wisner, TO

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521 Tr$8.884 Mil
Hd: Mrs. Esther Sermersheim, TO
Linda Schafer, AsstTO

Rensselaer

BANK ONE, RENSSELAER NA
P.O. Box 197 47978
219/866-7121
Hal D. Job, TO

FIRST OF AMERICA BANK-RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$10 Mil
Hd: Donald P. Steiner, Pres&CEO
Carol S. Kessler, AsstTO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr$2.062 Mil
Hd: Deb Maxwell, TO

Richmond

BANK ONE TRUST GROUP, RICHMOND
7th & Promenade 47374
317/962-8985
(Branch of Indianapolis)
Mgr: Ralph B. Sandvig, VP&TO
Alan M. Spears, TO
Tim O. Puro

PEOPLES LOAN & TRUST BANK
1817 Chester Blvd. 47374
317/962-4470
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

STAR BANK N.A.
8th & Promenade 47375
317/983-2306 Tr$286 Mil
Hd: Herbert R. Lahmann, VP&SrTO
PersTr: Thomas P. Alberts, VP&TO
Craig M. Cunningham, AsstVP&BDO
CorpTr,EmplBen: Kim R. Kemper, Corp&EBO
EmplBen: DeLane Erdosy, EBO

WAYNE BANK & TRUST CO.
P.O. Box 728 47374
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/522-1000 Tr$6.1 Mil
Hd: Jerry Baumgartner, Pres,CEO&TO

Roanoke

FIRST NATIONAL BANK OF HUNTINGTON
102 S. Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, VP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: Bill Gordon, TO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$6 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts., P.O. Box 167 47872
317/569-3163 Tr/u$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-9555 Tr$4.9 Mil
Hd: Jeff Robinson, TO
TrOpers: H. Arlene Huffman, AsstTO
Lois Robinson, AsstTO

Salem

FARMERS-CITIZENS BANK
1 Public Sq., P.O. Box 365 47167
812/883-2091
Hd: D. Jack Mahuron, Pres&CEO

THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: Kurt E. Wilson, Pres&TO

San Pierre

AMERICAN STATE BANK
San Pierre Banking Center 46374
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
Steve D. Kendall, AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets."

INDIANA (Cont.)

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr$21 Mil
Kent L. Heckley, TO
Marc C. Edwards, AsstTO
Linda K. Thornburg, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$40 Mil
(Branch in Bedford)
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO
Susan E. Haskett, TO

MERCHANTS TRUST & INVESTMENT CO.
P.O. Box 383 47274
812/522-2120 Tr$39.5 Mil
Hd: Donald L. Felten, VP&TO
PersTr: Jackie Sciarra, TO
TrInv: Mark Smiley, AsstVP

Shelbyville

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$32.4 Mil
Hd: Carlos E. Craven, CEO
Bruce DeBaun, Pres
Dorine Wolsiefer, VP&TO
Janet Roberts, AsstTO

South Bend

1st SOURCE BANK
P.O. Box 1602 46634
219/236-2790 Tr$892 Mil
Hd: James P. Coleman, SrVP&TO
PersTr,CorpTr: Robert B. Rountree, VP&SrTO
TrInv,ComTrF: John S. Seidl, VP&SrIO
EmplBen: R. Calvin White, VP&SrTO
TrOpers: Herbert Hueni, VP&SrTrAcctgO
Nb: Carol S. Mueller, VP&SrTO

MIDWEST COMMERCE BANK
100 E. Wayne St. 46601
219/232-6822
Hd: Leonard L. Whitfield, SrVP&TO

NORWEST BANK INDIANA, N.A.
112 W. Jefferson Blvd. P.O. Box 1512 46634
219/237-3449 Tr$347.527 Mil
Hd: Thomas M. Lower, SrVP&MgrTrDiv
PersTr: William E. Rozycki, VP
CorpTr,TrOpers: Warren G. Ransom, VP
TrInv: George E. Wehrle, VP
EmplBen: Robert W. Hirsch, Jr., VP
Nb: Mary Jo Ehrich, VP

SOCIETY BANK, INDIANA
202 S. Michigan St. 46624
219/237-5200 Tr/u$1 Bil
Hd: Mark Immelt, ExecVP
Inv: James Lothary, SrVP
Keith Yoder, IO
Catherine Hostetler, IO
CorpTr: Cindy Snyder, TO
Martha Bull Wargo, TO
TrOpers: Wanda Cornelison, VP
EmplBen: Robert Coulson, VP
Gregg Johnson, TO
Shari Baumann, TO
PersTr: Nancy King, VP
Hal Cleavinger, TO
Bev Connelly, TO
TrTax: Sherry Evans, TO

SUMMIT BANK OF SOUTH BEND
P.O. Box 1108 46624
219/287-6600 Tr/u$1 Mil
Hd: John Lear, Pres
Michael Heminger, ExecVP

VALLEY AMERICAN BANK & TRUST CO.
101 N. Main St., P.O. Box 11588 46634
219/237-4655
Hd: Roland R. Swanson, SrVP&SrTO
PersTr: Thomas J. Leland, VP&TO
CorpTr: Janet L. Elliott, VP&TO
TrInv,Nb: Gary D. Shearer, IO
EmplBen: Dallas P. Hogan, VP&TO
TrOpers: L. E. Wagner, VP

Spencer

OWEN COUNTY STATE BANK
P.O. Box 151 47460
812/829-4810 Tr$19 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FIRST FARMERS STATE BANK
P.O. Box 190 47882
812/268-3331 Tr$4.9 Mil
Betty Bohannon, AsstTO

SULLIVAN-PEOPLES STATE BANK
P.O. Box 70 47882
812/268-4377 Tr$23 Mil
James M. Krodel, VP&TO
Deena Vandergriff, AsstTO

Sunman

PEOPLES BANK & TRUST CO.
P.O. Box 168 47041
812/623-2237 Tr/u$1 Mil
Hd: Donnell Steinfort, Csh&TO

Tell City

TELL CITY NATIONAL BANK
P.O. Box 129 47586
812/547-2323
Hd: Mary K. Smith, VP
TrOpers: Kenneth Schroeder, Csh&AsstTO

Terre Haute

FIRST BANK AND TRUST COMPANY
Honey Creek Sq
3513 Dixie Bee Rd 47802
812/234-0087
(Branch of Brazil)
Jim Swift, VP

INDIANA STATE BANK
P.O. Box 1608 47808
812/234-5536 Tr$4.8 Mil
Hd: John Wm. Thompson, VP&TO
Rosemary Zink, AsstTO

MERCHANTS NATIONAL BANK
P.O. Box 1447 47808-1447
812/234-5571 Tr$320 Mil
Hd: Jeffrey R. Krieble, SrVP&TO
PersTr,EmplBen: John F. Sweet, TO
TrInv: Gary D. Shelton, AsstVP&TrInvO
ComTrF: Joan T. Chervenko, AsstVP&TO
TrOpers: Jim Exline, AsstVP&TO
Nb: John N. Royse, Chm&CEO
TrMktg&NbDev: Jay Coakley
Robert M. Boyer, Conslt
TDP: Kim Richardson

TERRE HAUTE FIRST NATIONAL BANK
One First Financial Plaza 47807-3225
812/238-6257 Tr$189 Mil
Hd: Fred P. Rubey, SrVP&TO
PersTr: Cary W. Sparks, VP&TO
CorpTr: David A. Karhre
TrInv: Robert D. Gibbons, TrInvO
Taxes: Alex F. Kosarko, TO
EmplBen: Dierdre J. Llewellyn, AsstVP&TO
TrOpers: Loretta Dorman
Nb: Michael W. Louis, TO

TERRE HAUTE SAVINGS BANK
533 Ohio St., P.O. Box 1648 47808
812/234-4864 Tr$3.4 Mil
Hd,TrInv: Ronald E. Depasse, Chm&Pres
PersTr,TrOpers,Nb: Joseph G. Azar, VP&TO

Thorntown

HOME NATIONAL BANK
P.O. Box 67 46071
317/436-2222
Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK
102 N. Main St., P.O. Box 267 46072
317/675-2178 Tr$6.5 Mil
Hd: P. J. Schmith, Pres&TO

Valparaiso

THE FIRST BANK OF WHITING
1802 Calumet Ave. 46383
219/465-7789 Tr$85 Mil
(Branch of Highland)
Sheena Marrell, AdmAsst

FIRST NATIONAL BANK
P.O. Box 2147 46384-2147
219/462-4161 Tr$120 Mil
(Branches in Chesterton, Hebron, Kouts & Portage)
Hd: Pamela A. Almus, SrTO&Coun
TrOpers: Cynthia J. Hutcheson, AsstVP&TO

GAINER BANK
101 E. Lincolnway 46383
(Branch of Gary)
Steven A. Krieger, VP

Veedersburg

VEEDERSBURG STATE BANK
P.O. Box 247 47987
317/294-2228 Tr$1 Mil
Hd: Richard Barbercheck, TO
Cathi Throckmorton, AsstTO

Vevay

VEVAY DEPOSIT BANK
P.O. Box 176 47043
812/427-2323 Tr$1.764 Mil
Hd: Ralph V. Tilley, Pres&SrTO

Vincennes

AMERICAN NATIONAL BANK
302 Main St., P.O. Box 438 47591
812/882-3050 Tr$46 Mil
Hd,PersTr,Prob,TrInv,EmplBen,Nb:
Lyle L. Dake, VP&SrTO
PersTr,CorpTr: Paul B. Sivils, TO
TrOpers: Starlene Birge, TOpCoord
Farm: Dale Knotts, AsstVP

SECURITY BANK & TRUST CO.
P.O. Box 1200 47591
812/882-4990 Ext. 24 Tr$36 Mil
Hd: Randall W. Turner, AsstVP&TO
TrInv: Walter L. Cary, SrVP&TO
TDP: Mrs. Faye Vincent, OffMgr

Wabash

FIRST NATIONAL BANK & TRUST
202 S. Wabash St., P.O. Box 397 46992
219/563-1116 Tr$19 Mil
Hd: Richard E. Knafel, VP&TO
Geri Schuler, TO
Rita Fedewa, TrAdm

FRANCES SLOCUM BANK & TRUST CO.
P.O. Box 588 46992
219/563-4116 Tr/u$1 Mil
Hd: Jerry M. Ault, Pres&TO

Warren

FIRST NATIONAL BANK OF HUNTINGTON
201 N. Wayne St. 46792
219/375-2121
(Branch of Huntington)
Hd: F. William Anzinger, VP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46581-1447
219/267-3271 Tr$110 Mil
Hd: John Elliott, SrVP&TO
CorpTr,TrOpers: Jean Rollings, AsstVP&TO
PersTr: Carol Mikesell, AsstVP&TO
EmplBen: Hal Stroh, AsstVP&TO

LAKE CITY BANK
P.O. Box 1387 46580
219/267-9110 Tr$170 Mil
Hd: Robert E. Gephart, SrVP&TO
TrOpers: Jeanine Knowles, AsstVP&TO
Nb: Joe Brail

Washington

PEOPLES NATIONAL BANK & TRUST CO.
201 E. Main St. 47501
812/254-4630 Tr$6 Mil
Hd: Joseph A. Wellman, Pres&TO
Barbara Rodimel, AsstTO
Linda L. Osmon, VP,Csh&SrTO

THE STATE BANK OF WASHINGTON
P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Patricia Paul, VP
Sue Mangin, VP

UNITED SOUTHWEST BANK
P.O. Box 499 47501
812/254-1760 Tr$2.5 Mil
William E. Summers, TO
Jack L. Colbert, TO
Marcella Poindexter, TO
Iona Lawyer, TO
Mary Doane, AsstTO

Waterloo

CITIZENS STATE BANK
280 N. Wayne St. 46793
219/837-7148 Tr/u$1 Mil
Hd: Juanita Crowl

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Philip J. Grenchik, Pres

Winamac

SOCIETY BANK-INDIANA
110 N. Market St., P.O. Box 10 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO

Winchester

PEOPLES LOAN & TRUST BANK
P.O. Box 409 47394
317/584-3501 Tr$94.56 Mil
(Branches in Eastside Winchester, Farmland, Lynn, & Richmond)
Hd: Terri E. Matchett, VP&TO
Shirley J. Ertel, AsstTO
TDP: Rhonda King

RANDOLPH COUNTY BANK
122-124 W. Washington 47394
317/584-2501 Tr$7 Mil
Hd: Linda D. Brown, VP&TO
EmplBen: Richard Peterson, Pres&TO

Windfall

UNION STATE BANK
127 McClellen St., P.O. Box 427 46076
317/945-7255
Hd: Larry Yundt, Mgr&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
P.O. Box 336 ~~47995~~
219/279-2185 Tr$1 Mil
Hd: James J. Evans, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Margaret M. Howard, VP,Csh&AsstTO

IOWA

Ackley

ACKLEY STATE BANK
650 Main St. 50601
515/847-2651 Tr$ 3 Mil
Hd: Gary Homan, TO
PersTr: Linda Woodley, TO

Adel

BRENTON BANK AND TRUST COMPANY
P.O. Box 157 50003
515/993-4551
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Mark Dalka, TO

RACCOON VALLEY STATE BANK
1009 Court 50003
515/993-4581
(Branch in Minburn)
Elizabeth Garst, CEO&TO
Michael Bobst, AsstVP&TO

Albert City

ALBERT CITY SAVINGS BANK
P.O. Box 128 50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

FIRST INTERSTATE BANK OF ALGONA
P.O. Box 40 50511
515/295-2487 Tr/u$1 Mil
Hd: William R. Kahler, Pres

IOWA STATE BANK, ALGONA, IOWA
5 E. Call St. 50511
515/295-3595 Tr$12 Mil
Kristie A. Brown, TO

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Roger F. Busch, Pres&TO

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$47 Mil
Hd: Steven J. McLaughlin, VP&TO
JoAnn E. Lathrop, AsstVP&AsstTO
Becky S. McMillen, AsstVP&AsstTO
Pam K. Grimm, AsstTO

UNITED BANK & TRUST
P.O. Box 828 50010
515/232-8200 Tr$22 Mil
Hd: Barbara J. Brinkmeyer, VP&TO
PersTr: Gregory McEvoy, TO

Ankeny

ANKENY STATE BANK
817 N. Ankeny Blvd.
P.O. Box 127 50021
515/964-4293 Tr$6.6 Mil
Hd: Donald L. Davis, VChmBd&TO
EmplBen: Dale C. Froehlich, Pres

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292
(Branch of Ida Grove)

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Sandra Patten, TO

Atlantic

FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1.6 Mil
Hd: R. D. Bolton, VP&TO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
712/563-2644
Hd: F. James Boyd
TrOpers: Anna Elmquist

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: Scott Monicle, Pres

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2131 Tr/u$1 Mil
Hd: Tad D. Hammond, Pres
PersTr,CorpTr,Nb: Dennis Clark
TrInv,ComTrF,EmplBen,TrOpers,TDP:
Don Yates

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226 Tr/u$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Brunes, SrVP&AsstTO
Bradley W. Robson, SrVP&AsstTO

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 52537
515/664-2006 Tr$1.5 Mil
Hd: Jim Carlisle, TO

Boone

BOONE STATE BANK & TRUST CO.
716 8th St., P.O. Box 428 50036
515/432-6200 Tr/o$3 Mil
Hd: Ken Sundall, Pres

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
122 E. Washington St. 52540
Hd: Dean Edwards, Pres

Burlington

BURLINGTON BANK & TRUST
222 N. Main St. 52601
319/753-9100 Tr$105 Mil
Hd,TrInv,ComTrF,Nb: Frank J. Delaney, III
Prob,PersTr,CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOpers: Patty Hotle

IOWA (Cont.)

Burlington (Cont.)

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$23.2 Mil
Douglas M. Brienzo, TO
John W. Wagner, AsstTO

FIRSTAR BANK BURLINGTON, N.A.
201 Jefferson, P.O. Box 1088 52601
319/752-2761 Tr$160 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen:
Dennis G. Daedlow, VP&SrTO
TrOpers: Marie Oliver, TO
Kent Lewis, TO
Susan Brown, TO

Carroll

CARROLL COUNTY STATE BANK
126 West 6th St. 51401
712/792-3567 Tr$6 Mil
Hd: Norma Bromert, VP&TO

Cedar Falls

FIRSTAR BANK CEDAR FALLS
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

Cedar Rapids

BRENTON BANK & TRUST CO.
P.O. Box 4331 52407
319/364-9135
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: John Grabow, AsstVP&TO

FIRSTAR BANK CEDAR RAPIDS, N.A.
222 Second Ave., S.E. 52401
319/368-4625 Tr$347 Mil
Hd: John J. Kloss, ExecVP
PersTr: Russell E. Curtis, VP
CorpTr: Jeffrey Kaiden, AsstVP
TrInv: Dennis Haines, VP
EmplBen: Deborah McArthur, EBO
TrOpers: Peg Ollinger, TOpO
Nb: Jodi Pierce, VP

FIRST TRUST & SAVINGS BANK
1201 3rd St., S.E. 52401
319/364-1000 Tr$14 Mil
Hd: Ben Williamson, VP&TO

GUARANTY BANK & TRUST CO.
3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Dennis E. Egel, VP&SrTO
Dennis J. Evans, TO
Susan M. Pence, TO

HAWKEYE BANK OF CEDAR RAPIDS
129-16th Ave. S.W. 52404
319/366-3782 Tr$46 Mil
Hd,Nb: Rick Seger
TrOpers,TDP: Renee Brockway

NORWEST BANK IOWA, N.A.
P.O. Box 1887 52406
319/368-1220 Tr$290 Mil
Hd: Peter B. Welch, SrVP&Mgr
CorpTr: Jeff King
CorpTr,TrOpers: Linda Larsen
TrInv: Tim Kadlec
EmplBen: Dan Way, TO
Nb: Vernon Gericke, VP&TO
Bill Northup
TDP: Chris Clark

Centerville

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$5 Mil
Hd: Jack Maletta, VP&TO

Chariton

HAWKEYE BANK & TRUST
917 Braden Ave., P.O. Box 211 50049
Hd: Flo Burley

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$4.068 Mil
Hd: James W. Vigars, Pres&TO
TrOpers: Rosemary Swainey, AsstTO

Charles City

CITIZENS NATIONAL BANK
P.O. Box 517 50616
515/228-5315 Tr/u$1 Mil
Hd: Dan N. Frudden, SrVP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$21.8 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF:
Larry J. Richards, VP&TO
Heather Meyer, Adm

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil

VALLEY BANK & TRUST
P.O. Box 966 51012
712/225-6117 Tr$.5 Mil
Hd: Donald E. Harms
PersTr: Bonni Conley
TDP: Karen Aduddell

Clarence

COMMUNITY NATIONAL BANK
601 Lombard St. 52216
319/452-3155
Hd: Dale Torpey, Pres

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 237 51632
712/542-5661 Tr$1.5 Mil
Hd,EmplBen: Ken Whitmore, VP&TO

Clarion

BRENTON BANK & TRUST CO.
P.O. Box 388 50525
515/532-2854
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Thomas G. Nelson, TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$3.5 Mil
Hd: Duane D. Asbe, VP&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$2 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$55 Mil
Hd,TrInv,Nb: Chris E. Fenimore, VP&SrTO
PersTr,CorpTr: Gene C. Biermann, VP
PersTr,CorpTr,EmplBen,TrOpers,TDP:
Carol A. Peterson, AsstVP&TO
PersTr,CorpTr,TrOpers,TDP: Shirley G. Mohr
TrOpers,TDP: Ruth K. Root

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$26 Mil
Hd: Rodney D. Stecher, VP&TO
TrOpers: M. Sharon Alm, AsstVP&TO

IOWA STATE SAVINGS BANK
122 Main Ave. 52732
319/242-9111 Tr$12.4 Mil
Hd: Ben Rowold, TO

Collins

EXCHANGE STATE BANK
104 Main St., P.O. Box 340 50055
515/385-2304 Tr$.5 Mil
Hd: Joan E. Enfield, TO

Conrad

THE FIRST STATE BANK
P.O. Box 10 50621
515/366-2165 Tr$4.1 Mil
(Branch in Melbourne)
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Council Bluffs

FIRSTAR BANK COUNCIL BLUFFS
Pearl & Broadway 51501
712/325-2950 Tr$125 Mil
Hd: Emmet Tinley, III, VP,Comp&TO
PersTr: Gary R. Faust, VP&TO
Linda Ruden, TO
Sheila Tate, TO
PersTr,EmplBen: Kelly Johnson, TO
CorpTr: John E. Meyers, TO
TrInv: Julie Driftmier, TrInvO
Farm,Nb: Gary Thien, FM

FIRST NATIONAL BANK OF COUNCIL BLUFFS
500 W. Broadway 51503
712/325-2625 Tr$30 Mil
Hd: John T. Stark, VP&SrTO
PersTr: Daniel F. Lindsay, TO

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Charlie Gross, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$5.8 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, ExecVP&TO

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Dallas Center

BRENTON STATE BANK
P.O. Box 513 50063
515/992-3755
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Mark Dalka, TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 295 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, Pres
Doris P. Kelley, TO

Davenport

BRENTON FIRST NATIONAL BANK
P.O. Box 100 52805
319/326-4001
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: John Gradow, AsstVP&TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$585 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
John S. Gosma, VP
S. C. Briggs, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
L. R. Kelly, TO
N. D. Goldsmith, TOpO
J. R. Tiedje, TO
T. L. Nicholson, TO
R. H. Van Scoy, TO
L. M. Plambeck, TO
J. M. Morgan, TO

FIRSTAR BANK DAVENPORT, IOWA
2nd & Main, P.O. Box 940 52805
319/328-3080 Tr$65 Mil
Hd: Susan S. Skora, VP&SrTO
TrOpers: Bonny Thompson, TO
Inv: Philip A. Horn, TrInvO

NORTHWEST BANK & TRUST CO.
100 E. Kimberly Rd. 52806
319/388-2654 Tr$85 Mil
PersTr,CorpTr,EmplBen,TrOpers,Nb:
Margo A. Hancock, VP-TBD
TrInv: Margaret Rich, AsstVP
PersTr: Richard Roller, TO

Decorah

DECORAH STATE BANK
120 W. Water St. 52101
319/382-2991 Tr$20 Mil
Hd,Nb: Paula J. Petersburg, VP&TO
TrOpers: DeAnne Holzer, ExecTrAsst

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$500 Mil
Hd: Jack A. Rogers, SrVP&TO
PersTr: Wayne F. VanHeuvelen, VP&TO
CorpTr: Bryan Hall, VP&TO
TrInv: Doug Herold, AsstVP&TO
EmplBen: William H. Feller, VP&TO
TrOpers: Jeri Le Henry, VP&TO
OpersSvc: Carol Sinn, TrAdm

BRENTON BANKS INC.
(Holding Company)
Financial Services Div.
Trust Dept.

The DIRECTORY OF TRUST INSTITUTIONS is included in a T&E subscription!

BRENTON NATIONAL BANK OF DES MOINES
29th & Ingersoll, P.O. Box 891 50304
515/237-5160 Tr$145 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry & Urbandale)
Hd. of Trust Depts. for all Brenton Banks:
Gary D. Ernst, VP&SrTO
PersTr: Thomas G. Nelson, TO
Douglas M. Larson, AsstVP&TO
John Grabow, AsstVP&TO
Mark Dalka, TO
TrInv: Robert F. Pedersen, VP&TO
EmplBen: Stacy Van Blair, AsstVP&TO

FIRST INTERSTATE BANK OF DES MOINES, NatAssn
Locust at 6th Ave. 50309
515/245-7086 Tr$315 Mil
Hd: David D. Gordon, SrVP&SrTO
TrInv,ComTrF: Larry R. Cobb, VP&TrInvO
EstAdmin: Dirk C. Van Zante, SrTO
PersTr: Larry M. Peterson, SrTrAdmO&Mgr/PerTr
EmplBen: Eric L. Gardner

FIRSTAR BANK DES MOINES, N.A.
6th & Walnut St. 50304
515/245-6222 Tr$336 Mil
Hd: Charles H. Leibold, VP&SrTO
PersTr: Susan P. Cramer, VP&TO
CorpTr,EmplBen: Nancy K. Dittmer, VP&TO
TrInv,ComTrF: Scott Konecny, SrTrInvO
TrOpers: Lisa Folvag, OpSupvO
Nb: David Maurer, SrTO

HAWKEYE BANK AND TRUST OF DES MOINES
(Subsidiary of Hawkeye Bancorporation)
431 E. Locust St. 50309-1999
515/248-7800 Tr$180 Mil
Hd: Keith J. Gredys, SrVP&SrTO
PersTr: Brian Wright, AsstVP&TO
Kay Schoon, TO
TrInv: Brian P. O'Toole, VP
EmplBen: Matt Egenes, AsstVP&TO
Douglas R. Schulte, TO
Deyann Whittle, TO
Kathy K. Brockway, TO
TrOpers: Barbara Schmidt, TOpMgr
Nb: Sean P. Kelly, VP

IOWA STATE BANK
612 Locust St. 50309
515/246-8240
Hd: Jack R. Schreiber

NORWEST BANK IOWA, N.A.
666 Walnut St. 50309
515/245-3213 Tr$1.65 Bil
Hd: John P. Rigler, SrVP
PersTr: James W. Frost, VP
CorpTr: Randall C. Jensen, VP
TrInv: Don S. Mears, VP
PersTr,EmplBen: M. Alan Ostebee, VP
TrOpers: John K. Benoit, Jr., VP
Nb-PersTr: Frank J. Marcovis, VP

De Witt

DEWITT BANK & TRUST CO.
P.O. Box 58 52742
319/659-3211 Tr$11 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave., P.O. Box 119 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
P.O. Box C 50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$250 Mil
Hd/Inv: Leo J. Meier, ExecVP&TO
Hd/Tr: Robert J. Donovan, VP&TO
PersTr: Timothy Tupper, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Edward Hohenstern, VP&TO
TrOpers: Gloria Cahalan, TOpO
Elaine Hunt, TrAdm
Ann Hilleland, Inv

DUBUQUE BANK & TRUST CO.
P.O. Box 747 52004-0747
319/589-2133 Tr$135 Mil
Hd: Paul J. Peckosh, SrVP-Tr
EstAdm&Tx: Bruce Rehmke, VP&TO
TrInv: Melvin Miller, CFA, VP&ChIO
Admin: Rita McCarthy, TO
TrInv: Paul Heacock, AsstVP&IO
EmplBenPers: Diane Burrichter, Mgr
TrOpers: Sharon Erickson, Mgr

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$73 Mil
Hd,CorpTr,Nb: Francis A. Murray, VP&TrDeptMgr
ComTrF,TrInv: Sharon K. Kress, VP-Inv
PersTr,Est: James A. Kevkhove, VP&TO
Shirley A. Christensen, TO
Kim J. Keuter, TO
EmplBen: Richard K. Howard, AsstVP&TO
Elizabeth A. Neiers, TO
TrOpers: Diane Reuter, TrOpSupv

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr$3.532 Mil
Hd: Bill D. Paulsen, Pres
Nb: R. L. Hansen, SrVP&TO

Earlham

EARLHAM SAVINGS BANK
P.O. Box 426 50072
515/758-2251 Tr$1 Mil
Hd: Vernon L. Geiger, ExecVP

Early

CITIZENS FIRST NATIONAL BANK
201 Main 50535
712/273-5500 Tr$65 Mil
(Branch of Storm Lake)
Vicki Mattaidess, BrMgr

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$1.8 Mil
Hd: Linda J. Barcus, VP&TO

Emmetsburg

BRENTON BANK OF PALO ALTO COUNTY
11th & Broadway, P.O. Box 318 50536
712/852-4412
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Mark Dalka, TO

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, Pres

IOWA (Cont.)

Fonda

LIBERTY BANK & TRUST
P.O. Box 502 50540
712/288-4421
Carla Lindgren, TO

Forest City

LIBERTY BANK & TRUST
P.O. Box 330 50436
515/582-4141 Tr$.5 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$1 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$50 Mil
Hd: Merrell Peters, VP&TO
PersTr,EmplBen: Maureen E. Merrill, TO

FIRST INTERSTATE BANK OF FORT DODGE
723 First Ave. S. 50501
515/573-1900 Tr$51 Mil
Hd: Laurie M. Hendricks
Linda Fuller, AsstTO

NORWEST BANK IOWA, N.A.
Investments & Trust Div./Ft. Dodge
P.O. Box 658 50501
515/573-6112 Tr$42 Mil
Hd: Joseph F. Flattery, SrTO

Fort Madison

LEE COUNTY BANK & TRUST, N.A.
P.O. Box 280 52627
319/372-2243
Roberta N. Siegfried, VP&TO

Fostoria

FARMERS SAVINGS BANK
P.O. Box A 51340
712/262-2708 Tr$1 Mil
Hd: Dale Tatman, TO
Craig Larsoll, TO

Galva

IDA COUNTY STATE BANK
P.O. Box 111 51020
712/282-4439
(Branch of Ida Grove)

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets."

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712/659-3611 Tr$1 Mil
(Branch in Lohrville)
Hd: D. R. Walker, Pres

Granville

AMERICAN STATE BANK
51022
712/727-3257
(Branch of Sioux Center)
Leslie J. Wynja, Contr&TO
Nb: Bob Groff, TO

Grinnell

BRENTON NATIONAL BANK-POWESHIEK COUNTY
P.O. Box 149 50112
515/236-7575
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Thomas G. Nelson, TO

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr$3.5 Mil
Hd: F. Addison Jones, Pres&TO
PersTr,TrInv,EmplBen: F. Austin Jones, TO
EmplBen: Carolyn Grosenbach, VP&AsstTO
TDP: Connie Locker, AsstCsh&AsstTO

Grundy Center

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431 Tr$9.2 Mil
Arnold Schultz, Chm,Pres&CEO
Hd: Kevin J. Swalley, VP&Csh

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
109 W. Main 52147
319/427-3255 Tr/u$1 Mil
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2141 Tr$85 Mil
Hd: Bradford C. Zuber, VP&SrTO
PersTr: Joyce Klimesh
EmplBen: Laura Bahl
TrOpers: Peggy Graham

Hospers

AMERICAN STATE BANK
51238
712/752-8111
(Branch of Sioux Center)
Leslie J. Wynja, Controller&TO
Nb: Bob Groff, TO

Humboldt

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.8 Mil
Hd: C. J. Howard, Pres
PersTr,CorpTr,EmplBen: Deborah Bowden, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: Wayne Nielsen, Pres
Nina L. Osborne, VP&TO

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$6 Mil
(Branches in Arthur, Denison, Fort Dodge and Galva)
Hd: Gerald Schmidt, VP&TO
TrOpers: Sandra Sykes, Sec
TDP: Cheryl Gosch, VP

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035 Tr$1.1 Mil
Hd: James L. Walker, SrVP&TO

Indianola

PEOPLES TRUST & SAVINGS BANK
P.O. Box 279 50125
515/961-9616 Tr$11.5 Mil
TrOpers: Janis Reese, TrAsst

WARREN COUNTY BRENTON BANK & TRUST
P.O. Box 757 50125
515/961-0593
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1460 52244
319/356-9040 Tr$305 Mil
Hd: William H. Burger, SrVP&SrTO
PersTr: Vincent L. Maurer, SrVP&TO
Theodore L. Kron, TO
Allyn D. Jordon, TO
Randy J. Petsche, TO
TrInv: Darrell H. Wright, TrInvO
EmplBen: Debra L. Morris, TO

IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/356-5933 Tr$42.082 Mil
Hd: Suzanne Summerwill, VP&TO
PersTr: John M. Chadima, TO
Irene A. Malenda, TO
EmplBen: Mark P. Mandziara, TO
TrOpers: Marcia Munz, Supv
Farm&PropMgmt: Dan H. Black, PropMgmtO

Jefferson

BRENTON STATE BANK OF JEFFERSON
200 W. State St. 50129
515/386-3141
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Mark Dalka, TO

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$14.4 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO
Mary Jean Bloes, TO

Kellogg

SECURITY BANK JASPER-POWESHIEK
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515/526-8231 Tr/o$1 Mil
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P.O. Box 1008 52632-1008
319/524-2944 Tr$10 Mil
Hd: Ed Johnstone, Pres
Kevin J. Kuckelman, VP

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P.O. Box 847 52632
319/524-1021 Tr$32 Mil
Hd: Philip J. O'Hara, TO

Keosauqua

FARMERS STATE BANK
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319/293-3794 Tr$1 Mil
Hd: A. P. Ovrom, Pres&TO

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RegTO: Douglas M. Larson, AsstVP&TO

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515/828-8000
Hd: Ned K. Job, CEO&TO

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712/464-3181 Tr$3 Mil
Hd: Ervin Berg

Lansing

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Hd: Gus Kerndt, Pres

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SECURITY SAVINGS BANK
51241
712/477-2496
Hd: L. R. Impecoven
J. M. Dominy

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102 S. Third St. 50554
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Hd: Richard L. DeYoung, CEO
Nancy Goedert, TO

LeMars

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712/546-7811
Hd: Ronald R. Hansen, Csh&TO

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DECATUR COUNTY STATE BANK
P.O. Box 171 50144
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Hd: Ward Kilgore, VChm

Lester

PEOPLES BANK & TRUST
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(Branch of Rock Valley)
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TrOpers: Karen Dokter

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(Branch of Rock Rapids)

Lohrville

FIRST NATIONAL BANK
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712/465-2715
(Branch of Glidden)

Madrid

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B. E. Lund, Csh&AsstTO
J. J. Nolan, VP&AsstTO

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FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.5 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
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J. A. Wiewel, TO
Melvin Weber, TO

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Hd: Myron D. Rozell
TrOpers: Tammy Flanigan, TO

MAPLETON TRUST & SAVINGS BANK
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712/882-1131 Tr$8 Mil
Hd: Ed Henkenius, 1stVP

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HAWKEYE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$3.5 Mil
Hd: Linda Bodenhofer, VP,Csh&TO

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr/o$15 Mil
Hd,PersTr,CorpTr:
John W. Fagerland, Chm&SrTO
PersTr,CorpTr,TrInv,EmplBen:
Dean Engel, AsstTO
Elaine Edwards, VP&TO
TrOpers: Diane Frandsen, TOpO

Marathon

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P.O. Box 37 50565
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Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Stanley O. Nervig, Pres
Kenneth L. Ogren, VP&Csh

Marion

FARMERS STATE BANK
1240 8th Ave., P.O. Box 569 52302
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Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Hanna, AsstTO

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RegTO: Thomas G. Nelson, TO

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515/752-4591 Tr$12 Mil
James R. Gilmour, TO

SECURITY BANK
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515/754-5500 Tr$70 Mil
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ComTrF: Carol Burt, AsstVP&TO
Farm: Michael Baltes, AsstVP&FM

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FIRST INTERSTATE BANK OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: Henry E. Edsill, VP&TO

NORWEST BANK DES MOINES, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: James M. O'Dwyer, TO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
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Hd: R. A. Steen, Pres

Melbourne

FIRST STATE BANK
202 Main St., P.O. Box 97 50162
515/482-3105
(Branch of Conrad)
Robert Mosebach, AsstTO

Melvin

MELVIN SAVINGS BANK
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712/736-2420 Tr/u$1 Mil
Hd: John E. Benz, Pres

Merrill

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Elizabeth Garst, CEO&TO

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319/465-3505 Tr$27 Mil
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TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
Nb: Lois Hines

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P.O. Box 239 52641
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PersTr,TrInv,TrOpers,Nb: David Carrick
John Schroeder
James Henss

Mt. Vernon

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319/263-3131 Tr$30 Mil
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Holly Oppelt, TrAdmO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
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Judy Hoag, AsstTO
TrOpers: Scott Snow, AsstTO

Nashua

FIRST NASHUA STATE BANK
302 Main St., P.O. Box 509 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Chm&TO
TrOpers: Thomas R. Cronin, Pres&AsstTO

Nevada

STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$2.5 Mil
Hd: Dale F. Collings, Pres&TO

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FIRST NATIONAL BANK
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Hd: Ronald D. Diddy, Pres
Nancy J. Wegner, Csh

New Sharon

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P.O. Box 500 50207
515/637-4196 Tr/u$1 Mil
Hd: Beth Pothoven, Csh

Newell

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P.O. Box 295 50568
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TrInv: C. Wabeke, ExecVP&TO
PersTr,TrOpers: G. L. Pedersen, VP&TO
PersTr: B. L. Hill, AsstVP&AsstTO

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PersTr,CorpTr,EmplBen,TrOpers:
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Gwen Gosselink, TrAdm

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712/482-6431 Tr$1.370 Mil
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Alan E. Gardner, ExecVP&TO
PersTr: Ellen E. Bivens, Csh&AsstTO

Oelwein

FIRST NATIONAL BANK
P.O. Box 520 50662
319/283-2524 Tr/u$3 Mil
Hd: Flora Kisner, TO

OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$20 Mil
Hd: Robert J. Pattee, Jr., TO

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TrOpers: Linda Ingham

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TDP: Bill Sunstrum

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EmplBen,PersTr: Alan M. Charlson, TO
TrOpers: Tammy S. Huddleston, AsstTO

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Hd: Gary K. Johnson, TO

Oxford

FIRST TRUST & SAVINGS BANK
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319/628-4755 Tr/u$1 Mil
Hd: Ross W. Stuedemann, CEO

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P.O. Box 129 50220
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Hd: Richard L. Hanson, VP&TO
EmplBen: Howard K. Hall, Pres&TO

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FARMERS SAVINGS BANK
201 Main St. 51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

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CITIZENS STATE BANK
P.O. Box 159 50574
712/335-3322
Hd: William Edmonds, Comp&TO

POCAHONTAS STATE BANK
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Hd: George T. McCarton, Jr., Pres

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CITIZENS STATE BANK
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319/864-7615
Hd: James P. Lage, Pres&TO

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Hd: R. E. Taylor, Pres

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Hd: Glen H. Suiter, Chm

Remsen

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Hd: Charles J. Neuroth, ExecVP&TO

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Rock Valley

PEOPLES BANK & TRUST
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Opers,Nb: Karen Dokter

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SAC CITY STATE BANK
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712/662-4721 Tr$1 Mil
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PersTr,TrOpers: Royce E. Case, VP&AsstTO

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(Branch in Stacyville)
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P.O. Box 69 51053
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Farm: Rodney Plagman, VP,FM&TO

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712/324-2519
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TrOpers: Dean M. Jacobsen
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SIBLEY STATE BANK
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TrOpers: Linda Hansen, Mgr

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PersTr: Robert S. Grothaus, SrTO
PersPlng: Cynthia Mueller, TO
EmplBen: Jacki Bokemper, AcctMgr
Farm: Gary L. Walters, FM

SECURITY NATIONAL BANK
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712/277-6586 Tr$300 Mil
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Kent C. Handel, VP
PersTr: Marilyn Hagberg, TO
TrInv: Ann Earley, TrInvO
EmplBen: Suzanne Brown, Mgr
TrOpers: Jeanette Wendt, AsstVP

Slater

SOUTH STORY BANK & TRUST
101 Story, P.O. Box 188 50244
515/685-3566
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Spencer

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Hd: Debbie Sundall

Stacyville

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515/737-2320
(Branch of St. Ansgar)

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Nyles E. Myers, FM

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EmplBen: Cindy Pudenz, RetmntAdm
TrOpers: Gail Mueggenberg, TrAsst

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Story City

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Sutherland

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Charles K. Kummerfeld, VP,Csh&TO

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Philip Reed, ExecVP&AsstTO
Patrick D. Milke, Csh&AsstTO

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Hd: Allan J. Boyken

Traer

FARMERS SAVINGS BANK & TRUST
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319/478-2148 Tr$1 Mil
Hd: Richard A. Krug

Treynor

TREYNOR STATE BANK
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712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

IOWA (Cont.)

Urbandale

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Hd: Lee Ittenbach

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Monte Schutz, VP
PersTr: Dave Hulse, TO
EmplBenTr: Rhonda McCombs, TO

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319/235-3243 Tr$205.314 Mil
Hd,PersTr: James E. Thielen, SrVP&TO
ComTrF,EmplBen: Theresa Hoffman, VP&TO

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TrOpers: Linda S. Williams, AsstTO

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319/352-4556 Tr$19 Mil
Hd: Arnold A. Fredrick, SrTO
TrOpers,TDP: Madelaine Ambrose

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515/832-1133 Tr$18 Mil
Hd: L. Richard Anderson

FIRST STATE BANK
505 Second St., P.O. Box 127 50595
515/832-2520 Tr$1.150 Mil
Hd,PersTr,TrInv,TrOpers,Nb,TDP
Steve Doering

Wellman

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EmplBen,TrOpers,TDP: Roger Borup, ExecVP&Csh
Nb: Ann B. Doyle, SrVP

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WEST BRANCH STATE BANK
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John W. Kofoed, ExecVP&TO

West Des Moines

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James D. Eichhorn, TO
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KANSAS

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TrOpers: Barbara Emig, VP&TO

Arkansas City

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Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO
PersTr: Gerry Thompson
TDP: Joan Gephardt

Atchison

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913/367-3412 Tr/u$20 Mil
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TrOpers: Gay L. Wright

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Hd: Paul H. Adair
TrOpers: Kathleen M. Clark

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P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

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316/775-2227
Hd: Dale Wheeler

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67432
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Max G. Mountford, AsstTO

Concordia

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Debbie Deneault, AsstVP&TO

Dodge City

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Hd,PersTr,CorpTr,EmplBen: Donice Mink, AsstTO
Donna Kline, AsstTO

FIRST NATIONAL BANK AND TRUST
619 Second Ave., P.O. Box 59 67801
Tr$35 Mil
Hd: Dan Harris, VP&TO

El Dorado

BANK IV BUTLER COUNTY, N.A.
200 N. Main St. 67042
316/321-5200 Tr$8 Mil
Hd: Mark R. Ralston, VP&TO
Rod Ziegler, Pres&TO
Jacque Sundgren, TO

WALNUT VALLEY BANK & TRUST
P.O. Box 777 67042
316/321-1250 Tr/u$20 Mil
Hd,Nb: Stephen C. Funk, Pres
EmplBen: Susan Tipton, VP&AsstTO
TrOpers: Yvonne J. Lee, TOpO
Nb: Mark Utech, VP
TDP: Trisha Long

INCLUDE YOUR LOGO

See Page 213

Emporia

BANK IV EMPORIA, N.A.
6th & Commercial Sts. 66801
316/343-4499 Tr$98.9 Mil
Hd: Robert T. Meeks, SrVP&TO
Alice L. Elkins, AsstVP-TrAdm
TrOpers: Janet Adkins, TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
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PersTr,TrOpers: Linda Lane, TO

Eureka

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TrInv,TrOpers: Rick D. Smith, ExecVP&TO

Garden City

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Goodland

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Arthur Jones, TO

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$30 Mil
Hd: Kyle L. Larson
TrInv,ComTrF: Lawrence L. McCants, Pres&TO
TDP: Debbie Martin

Great Bend

BANK IV
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$10 Mil

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: Taunce H. Mathiason, VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$29 Mil
Hd: Harriet E. Gingerich, VP&TO
TrInv: Richard L. Ramsey, SrVP&IO

EMPRISE BANK, N.A.
P.O. Box 400 67601
913/625-6595 Ext. 59 Tr$6 Mil
Thomas J. Pitner, Pres
Hd: Darryl R. Apel, VP&TO

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$16.059 Mil
Hd: John Means, Chm&TO
Fredrecia H. Kepple, AsstTO
TrOpers: Lori Nigus
LeAnn Sandt

MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5.2 Mil
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PersTr,CorpTr,TrInv,ComTrF:
Samuel L. Schuetz, ExecVP&ExecTO
TrInv,ComTrF,EmplBen:
Susan I. Scarbrough, VP&AsstTO
TrOpers: Deanna K. Sextro, AsstCsh&AsstTO

Hill City

THE CONSOLIDATED STATE BANK
101 E. Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

Horton

HORTON BRANCH BANK
66439
913/486-3822

Hutchinson

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P.O. Box 1707 67504-1707
316/663-5011 Tr/u$1 Mil
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Ernie Beaudet, Pres
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316/663-0610 Tr$37 Mil
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PersTr,CorpTr: Marsha Moeder
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Christina Bontrager
Est&CtAccts: Steven Engelhardt

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Michael Carey, TO
TrInv: Edwin Coons, VP&TrInvO
Perry Winter, AsstVP
EmplBen: Jeanette Parker, AsstTO

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Ruth Carvalho, AsstTO

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TrOpers: Dennis Greenhaw

Iola

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Janice L. Klotzbach, TrClk

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Dan E. Craig, TrConslt
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Suzanne Paduch, TO
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TrOpers: Carole Mosher, VP&TO

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One Security Plaza 66101
913/621-8430 Tr$40 Mil
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CorpTr: Raymond J. Hintz, VP&TO
TrOpers: Alice Baslee, VP&TOpO

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1906 W. 43rd St. 66103
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Ralph Dirksen, Pres&TO

Larned

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316/285-3177 Tr$8.5 Mil
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FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$10 Mil
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Donna Nolde, AsstTO

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PersTr: Linda Gutierrez, TO
TrInv: Michael D. Bradley, InvMgr

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Carole Scott, AdmAsst

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TrOpers: Mike Goldak, TO

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TrOpers: Carol Hanson, OO

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TrOpers: Stacie Ogborn

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TrInv: Ken Swanson
Farm: Kenton B. Springer
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
CorpTr,TrAdm: Bob Robertson, VP

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316/241-5023 Tr$23 Mil
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Marvin Crum, ChmBd&TO
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PersTr,TrOpers: Rosella J. Hoglund, VP&TO
TrOpers: Mary Harmon, AsstTO

Moundridge

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Olathe

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EmplBen: Ralph E. Day, VP&TO
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Ransom Bennett, Jr., ChmBd,CEO&TO
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PersTr: Anne M. Morgan, VP&TO
EmplBen: Ralph Day, VP&TO

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Sheryl Basilevac, AsstVP
TDP: Jerry Gunkel, OpersO

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Glenetta J. Schierding, AsstTO
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CorpTr: Eve Whitfield, AsstVP&TO
TrInv,ComTrF: Roy W. Brillhart, Jr., SrVP&TO
EmplBen,Nb: Eileen S. Sullivan, VP&TO
TrOpers,TDP: Janice Franklin, TOpO
VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
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Paola

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N. J. Chamberlin, ExecVP&AsstTO
MIAMI COUNTY NATIONAL BANK
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Kathy Lovig, AsstTO

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P.O. Box 877 67357
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Marie Robinson, Sec

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CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
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TrOpers: Eleanor L. Snider, AsstTO
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TrOpers: Joe Christian
Nb: Michael L. Best, VP
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D. Joe Christian, VP
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★ Topeka (Cont.)

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Joseph Cassidy, AdmAsst

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Wamego

KAW VALLEY STATE BANK & TRUST CO.
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Hd: Edwin D. Martin, Pres

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

Wichita

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Legal&TaxCoun: Gerald M. Gleason, VP&TO
PersSvcsDept: Mark B. Robison, VP&TO
CorpTr: J. Steven Larigan
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P.O. Box 545 67156
316/221-1650 Tr$26 Mil
Hd: E. Dean Kennedy, VP&TO
TrInv: Joe Langley, VP

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr$27 Mil
Hd: Michael W. Hobbs, VP&TO
TrOpers: Tami Whitt

FIRST AMERICAN BANK
P.O. Box 671 41105-0671
606/329-6030 Tr$139 Mil
Hd: David D. Wolfe, SrVP&TO
Linda R. Ward, TO
Betty L. Hutchison, TOpO
Brenda H. Brammer, EBO

THIRD NATIONAL BANK
P.O. Box 1270 41105-1270
606/329-2900 Tr$240 Mil
Hd: Steven L. Simmerman, VP&SrTO
PersTr: Brian P. Ashley, VP&TO
TrOpers: Janet Ringley, TOpO
EmplBen: Robert H. Martin, AsstTO

Bardstown

WILSON & MUIR, BANK & TRUST CO.
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, ChmBd&CEO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 407 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Larry Harrison, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111
Hd: Wanda Scott, VP&SrTO
TrOpers: Sharon Kreke, AsstTO

BOWLING GREEN BANK & TRUST, N.A.
Fountain Square 42101
502/782-1000 Tr$79 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell, AsstTO
TrOpers: Kim Keller
TrInv: Paula Potter, AsstTO

TRANS FINANCIAL BANK, N.A.
P.O. Box 90001 42102-9001
502/781-5000 Tr$147 Mil
Hd,TrInv: Robert R. Kirby, SrVP&SrTO
TrOpers: Patricia Smith, VP&TO
CorpTr: Janice K. Smith, TO
EmplBen: Ralph B. Barany, VP&TO

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: David Appleman, ExecVP&TO

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2.8 Mil
William Lawrence, VP&TO
Sherry Allen, TrSec

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: James A. Brown, Chm

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008-0149
502/732-4406 Tr/u$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, CEO
Robert F. Williams, VP&TO

Corbin

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 496 40702-0496
606/528-2500 Tr$4 Mil
Hd: Brenda Clark, TO

Covington

THE HUNTINGTON BANK, INC.
P.O. Box 712 41012
606/292-7540 Tr$185 Mil
Hd: Richard H. Tapke, Jr., SrVP&TO
EmplBen: Robert V. Munninghoff, VP&TO
EmplBenAdm: Brian D. Warren, TO
PersTrNb: Martha A. Snider, TO
PersTrAdm: Todd A. Felthaus, TO
Nb: David K. Miller, VP&TO
TrInv: David Wissinger, TO

STAR BANK-NORTHERN KENTUCKY
P.O. Box 589 41012
606/292-6161 Tr$130 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoefinghoff, VP&TO
EmplBen: Brenda Vance, TO
TrOpers: Chris Hoffman, TO
Nb: Donald Bauer, VP&TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr$1 Mil
Hd,PersTr,TrOpers: Oma L. Doyle, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$8.5 Mil
Hd: Rhonda Brown, TO&VP

Danville

BANK OF DANVILLE & TRUST CO.
121 S. 4th St., P.O. Box 930 40422
606/236-6715 Tr$33 Mil
Hd: James E. Sullivan, Jr.
TrOpers: Pam Ruda

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$55 Mil
Hd: Morton M. Hoagland, VP&TO
PersTr,Est: G. W. Newsom, AsstVP
CorpTrF,EmplBen,TDP: Lisa Burke, AsstVP

FIRST SECURITY BANK & TRUST CO.-DANVILLE, N.A.
237 W. Main St., P.O. Box 229 40422
606/236-5762 Tr$23 Mil
Hd: Richard W. Born, VP&TO
TrOpers: Kathy Fletcher, AsstTO

Elizabethtown

CITIZENS FIDELITY BANK & TRUST
P.O. Box 648 42701
502/769-7200
Hd,TrInv,Nb: Thomas A. Poskin
PersTr: Jacqueline Priddy

FIRST CITIZENS BANK
P.O. Box C 42702-0196
502/769-2301
Hd: Jeffrey Thomas, AsstVP&TO

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Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-9841 Tr$2 Mil
Hd: John L. Harris, VP&TO

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$4 Mil
Hd: Barbara Norton, AsstVP&AsstTO
Cathy Bryant, AsstTO
Bill Covington, Pres&TO

Erlanger

LIBERTY NATIONAL BANK OF NORTHERN KY
P.O. Box 18100 41018-0100
606/727-7260
Hd: Joyce E. Minning, VP&TO
Marlene Kane, AsstTO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James Sauer, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$3 Mil
Virginia T. Belt, TO
Tony Kinder, AsstTOpO
Nancy Colgan, AsstTO

Florence

THE FIFTH THIRD BANK OF NORTHERN KENTUCKY, INC.
8100 Burlington Pike 41042
606/283-8509 Tr$28 Mil
Clyde C. Nelson, VP&TO
Edward J. Middendorf, TO

FLORENCE DEPOSIT BANK
7000 Dixie Hwy., Box 307 41042
606/781-3700
Joyce E. Minning, VP&TO

★ Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40602
502/227-1600 Tr$226 Mil
Hd: Rickey D. Harp, SrVP&SrTO
PersTr: Wm. A. Powers, SrTO
CorpTr,TrOpers: Nancy W. Whitaker, SrTO
TrInv: Mark E. Kessinger, TO
EmplBen: Karen Sayre, TO
GenCoun: James H. Childers, SrVP

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$20.5 Mil
Hd: Steven L. Massey, VP&TO
Barbara Smither, AsstTO
TrOpers: Melissa Hanks

Franklin

FRANKLIN BANK & TRUST
317 N. Main, P.O. Box 449 42135
502/586-7121 Tr/u$1 Mil
Hd: Gary Broady, ExecVP
Delores Weidemann, SrVP
EmplBen: Ronnie Clark, Pres

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO
TrOpers: Louise Givens, AsstTO

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$6.9 Bil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr$1.0 Mil
Hd: Ann White, VP&TO

Glasgow

NEW FARMERS NATIONAL BANK
P.O. Box 258 42142
502/651-6141 Tr$13.4 Mil
Hd: Nancy M. Day, TO
CorpTr: Kathy Pedigo, TrClk
TrSec: Wanda P. Garrett, AsstCsh

TRANS FINANCIAL BANK, N.A.
P.O. Box 419 42141
502/651-8383 Tr$9 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Harold T. Matthews, Pres&TO
TrOpers: Runelle Jackson, AsstTO

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Henderson

FARMERS BANK & TRUST CO.
301 2nd St., P.O. Box 23 42420
502/826-2735 Tr$13.8 Mil
Hd: Carol M. Lambert, VP&TO
Marie Stier Cavanah, VP&TO

THE FIRST NATIONAL BANK OF HENDERSON
208 N. Main St., P.O. Drawer 2 42420
502/826-4000 Tr$40 Mil
Hd: Marvin N. Posey, VP&TO
CorpTr: Janet S. Esser, AsstVP&AsstTO
TrOpers: Eleanor Martin, TrAdmAsst

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$78.094 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
Elyon H. Davis, SrVP&SrTO
PersTr,TrOpers: Wanda V. Owen, AsstTO
TrInv: Charlie Jones, TrInvO
Farm: Greg Pritchett, FM

Hopkinsville

C&S/SOVRAN TRUST COMPANY
712 S. Main St. 42241
502/886-5151
(Office of Nashville, TN)
William McRae, SrVP

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2246 Tr$65 Mil
Hd: Brasher Mason, SrVP&TO
PersTr: Scott Hancock, AsstTO
CorpTr,TrInv: Margie Thompson, VP&TO

SOVRAN BANK/KENTUCKY
712 S. Main St., P.O. Box 728 42240
502/886-5151 Tr/o$70 Mil
Hd: William R. McRae, SrVP&TO
PersTrAdm,Nb: Wanda P. Boyd, VP&TO
TrOpers: Faye W. Ferrell, TOpO

Jackson

CITIZENS BANK & TRUST CO-JACKSON
1138 Main, P.O. Box 770 41339
606/666-7575 Tr$2.726 Mil
Hd,PersTr,TrInv,Nb: Dale W. Deaton
TrOpers,Nb,TDP: Sharon Rose Calhoun

KENTUCKY (Cont.)

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Paul Vaughn, Jr., ExecVP

Lebanon

THE FARMERS NATIONAL BANK
136 W. Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 S. Main St. 42754
502/259-4001
Paul Gibson, SrVP&TO
Janice Howard, AsstTO

Lexington

BANK ONE, LEXINGTON, N.A.
Bank One Plaza 40507
606/259-9523 Tr$435 Mil
Hd: Barry V. Bond, SrVP&TrMgr
TrInv: Tom E. Hatton, TrInvO
PersTr: Smith Hundley, VP&TO
CorpTr: J. David Dever, CTO
EmplBen: Janet A. Mitchell, EBTrO
TrOpers: Betty G. Bain, TrAdm

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40590
606/253-6245 Tr$300 Mil
Hd: Allen I. Rushing, SrVP&TO
CorpTr,TrOpers: Marcia Prinsen, VP&TO
PersTr: Norton G. Pritchett, Jr., VP&TO
TrInv: Bob Marsh, TO
EmplBen: Thomas Ruehling, AsstTO

COMMERCENATIONAL BANK
301 E. Main St. 40507
606/281-5241
(Affiliate of First Kentucky Trust Co., Louisville, KY)
Hd: Donald C. Wells, SrVP

FIRST SECURITY NATIONAL BANK & TRUST CO.
One First Security Plaza 40507
606/231-2402 Tr$1 Bil
Hd: Jack R. Cunningham, ExecVP&TO
AsstUnitHd: W. W. Hall, Jr., 1stVP&TO
PersTr: Gerald Landis, 1stVP&TO
CorpTr,EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Troyer, VP&SrTrInvO
TrOpers: Ken Sickels, VP
Nb: Denny L. Spicer, VP&TDO

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
P.O. Box 709 40741
606/878-7010 Tr$4.2 Mil
James Tatum, TO

Louisville

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
502/581-3269 Tr$2.7 Bil
Hd: William T. Simpson, SrVP
TrAdmin: Charles A. Walter, SrVP
Richard Wheeler, VP
Gordon Maynard, VP
InstSvcsTr: Jackson I. Jones, SrVP
TrInv: Ronald J. Murphy, Pres-Capital Mgmt. Co.
TrOpers: Gordon L. Ragan, VP
PersTrNb,EmplBenNb: Craig D. Grant, SrVP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40233
502/581-4170 Tr$6.745 Mil
Hd: L. A. Warner, Pres
PersTr: Barksdale F. Roberts, SrVP
CorpTr: D. W. Weihe, SrVP
TrInv: June Prince, SrVP
EmplBen: Houston Cockrell, VP
TrOpers: S. D. McCreary, SrVP
Nb: Donald Wood, SrVP

HILLIARD LYONS TRUST COMPANY
501 So. 4th St., P.O. Box 32760 40232
502/588-8649 Tr$450 Mil
Hd: Donald F. Kohler, ChmBd
PersTr: Arthur C. Peter, Pres
TrInv: Jon V. Norman, SrVP
TrAdm: Willis W. Hobson, VP
TrMktg: Don C. Graeter, VP
SecTreas: J. McFerran Barr, II, VP

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-1700 Tr$2.4 Mil
Tr&InvGpHd: Ronald M. Holt
ADIMINISTRATIVE SERVICES:
Robert G. Sherer, AdmSvcsMgr
PersTrMgr: Jack M. Combs, Jr., SrVP
InstTrMgr: Kennedy H. Clark, SrVP
Tax: Douglas P. Neal, SrVP
CorpTr: Cordell V. Lawrence, SrVP
INVESTMENT SERVICES:
PersTr: Ben Few
Clarence V. Lee, SrVP
INTERNAL SERVICES:
TrOpersMgr: Mary A. McEllistrem
Compliance: Roger E. Lieber
SALES MGR:
Nb: Steven L. Nelson, SrVP&Mgr

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
502/562-5481 Tr$94.8 Mil
Hd: Orson Oliver, Pres
PersTr: LouAnn Atlas, VP
CorpTr: Carol D. Knoop, TO
CorpTr,TrOpers: Carl Frazier, VP&TO
TrInv,Nb: John Burkhardt, VP

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$400 Mil
Hd,TrInv: Neil B. Jesse, ExecVP&TO
PersTr: Stephen T. Wolford, VP&TO
ComTrF: Judith B. Bryon, VP&IO
CorpTr,EmplBen: Joseph R. Gillespie, VP&EBO
TrTax: V. Marlene Farris, AsstVP&TrTxO
TrOpers: Brenda Cotner, AsstVP&TOpO

Madisonville

FARMERS BANK & TRUST CO.
P.O. Box 340 42431
502/821-5150 Tr$11.289 Mil
Hd: Mildred O. Whitfield, VP&TO

KENTUCKY BANK & TRUST CO.
1 S. Main St., P.O. Drawer B 42431
502/821-6075 Tr$21 Mil
Hd: Shirley W. Thomas, VP&TO
TDP: Brenda X. Royalty
Susan Smiley

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$15 Mil
Hd: L. Rush Hunt, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets."

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr/u$1 Mil
Hd: H. D. Sullenger, Chm,Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr$13.952 Mil
Hd: Frederick D. Blume, Pres&TO
TrOpers: Frances P. Ray, TOpO
Nb: Gene R. Miller, SrVP&TO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$7 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$46 Mil
Inv,Nb: Kirk Tolle, VP&TO
CorpTr,EmplBen: Lloyd Schiltz
PersTr,Est: Charlotte Hilterbrand
TrOpers: Sarah Harris

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr$15 Mil
Hd: Allan Atkins, VP&TO
TrOpers: Sylvia Donahoe

FIRST STATE BANK OF MIDDLESBORO
19th & Cumberland Ave., P.O. Box 400 40965
606/248-5950
Hd: H. Aubery Bailey, SrVP&TO

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr$11.5 Mil
Hd: David Presser, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr$3 Mil
Hd: J. K. Waller, II, VP,Csh&TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd: Claude E. Bentley, CEO
Deborah Spencer, SrVP&Csh

MONTGOMERY & TRADERS BANK & TRUST CO.
Main & Bank Sts., P.O. Box 326 40353
606/498-0414 Tr/u$1 Mil
William Bramblet, TO

MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr$27.8 Mil
Hd: Daniel C. Manley, VP&TO
EmplBen: Jacqueline Watson, AsstTO
TrOpers: Evelyn K. Marshall, AsstTO

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765-0217
502/524-2231 Tr$3 Mil
Hd,CorpTr,TrInv,ComTrF:
Robert L. Chambless, Jr., Chm&TO
PersTr,EmplBen: Louise C. Martin, Pres,CEO&TO
TrOpers,Nb,TDP: Dewayne T. Bush, MgtTrainee
Debbie B. Fowler, AsstTO

Murray

BANK OF MURRAY
P.O. Box 1080 42071
502/753-1893 Tr$9.5 Mil
Hd: Charles S. Foster, TO
TrOpers: Pat Latimer, AsstTO

Newport

STAR BANK, N.A., CAMPBELL COUNTY
P.O. Box 190 41072
606/261-5922 Tr$25 Mil
(Affiliate of Star Bank of Northern Kentucky)
Hd: Donald R. Bauer, VP&TO
Patrick J. Klocke, Pres
TrOpers: Chris S. Hoffman, TO

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr$1.6 Mil
Hd: Richard A. Collins, VP

Owensboro

CARDINAL FEDERAL SAVINGS BANK
700 Frederica St. 42301
502/684-9661 Tr$13.7 Mil
Hd: J. Norman Martin, SrVP&TO
TrOpers: Gladys Wall
EmplBen,Nb: Harold Monroe

CENTRAL BANK & TRUST CO.
110 W. 3rd St. 42302
502/686-3545 Tr$80 Mil
Hd: Jack M. Diamond, VP&SrTO
TrInv: C. Robert Modys, SrVP&TO
TrOpers: Sandy Travis

CITIZENS STATE BANK
P.O. Box 886 42302
502/926-5785 Tr$81.7 Mil
Hd: Robert C. Berry, SrVP&TO
TrInv: Robert E. Wagner, VP&TO
EmplBenAdmin: Judith A. Hines, VP&TO
Nb: R. Alan Hamilton, AsstVP&TO

OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr$237 Mil
Hd: Ronald D. Shepherd, SrVP&TO
PersTr: Charlie D. Mitchell, SrVP&ExecTO
Nina Stamper, VP&TO
EmplBen,TrOpers,PenTr: Greg Jones, AsstTO
ASSET MANAGEMENT DIVISION
FP: Walter H. Smith, 1stSrVP

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Sue Gaines, TO

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42002-2400
502/575-5100 Tr$225 Mil
Hd,TrInv: J. Russell Ogden, CFA&SrVP
Hd,CorpTr,EmplBen: Richard L. Throgmorton, VP
PersTr: Jacque Moran, VP
ComTrF,TrOpers: Kathaleen Wyatt, AsstTO&TOpO
Dale Hancock, CFA,AsstVP&TrIO

PADUCAH BANK & TRUST CO.
P.O. Box 2600 42002-2600
502/575-5700 Tr/u$1 Mil
Hd: Janis H. Phillips, VP&TO

PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1920 42001
502/441-1260 Tr$215 Mil
Hd: A. Howard Arant, SrVP&TO
Michael Gish, VP&TO
TrOpers: Mindi Whitworth, AsstVP&TO
TrInv: Welis Heath, III, AsstVP&TO
Eileen Duobinis-Gray, AsstVP&TO
Ronnie Reeves, TO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 1488 41240
606/789-4001 Tr$6.159 Mil
Hd,PersTr,CorpTr: Dennis Dorton, Pres&TO
Hd,PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb, TDP: Toni C. Spradlin, VP&TO

FIRST NATIONAL BANK
P.O. Box 710 41240
606/789-2111
Hd: Robert L. Bayes, Pres&TO

Paris

BOURBON AGRICULTURAL DEPOSIT BANK & TRUST CO.
P.O. Box 157 40362-0157
606/987-1795 Tr$32.050 Mil
Hd,TrInv,EmplBen: Gregory J. Dawson
PersTr: Jan Worth
TrOpers: Judy Taylor, TOpO
Nb: Bill Case

Pikeville

PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 2947 41501
606/432-1414 Tr$43 Mil
Hd: John D. Clarke, TrMgr

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-4000
Hd: O. Sam Blankenship, Pres&TO

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr$10 Mil
Hd: James R. Kevil, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545 Tr$3.474 Mil
Hd: Kenneth E. Cox, Pres&CEO
Danny H. Patton, VP&TO
Nancy Wynn, AsstVP&AsstTO

Richmond

CITIZENS FIDELITY BANK & TRUST MADISON COUNTY
P.O. Box 8 40475
606/623-2747 Tr$10 Mil
Max Smith, Pres
William C. Parks, VP&TO

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FIRST SECURITY BANK & TRUST CO.-MADISON COUNTY
P.O. Box 38 40475
606/623-2884 Tr$15.2 Mil
Hd,PersTr,CorpTr: H. Thomas Tudor, SrVP&TO

Shelbyville

CITIZENS UNION BANK
P.O. Box 189 40066-0189
502/633-4450 Tr/u$1 Mil
Hd: Lois Bradford, TO

LIBERTY NATIONAL BANK OF SHELBYVILLE
P.O. Box 187 40066-0187
502/633-4856
Hd: Bob Rigney, Pres
Fred Catlett, VP

Somerset

FIRST AND FARMERS BANK
P.O. Box 820 42501
606/679-7451 Tr$20 Mil
Hd: Douglas J. Warren, TO
Vicky Godsey, AsstTO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr$1.5 Mil
Hd: Garland Certain, Pres&TO
Ruth Conway, VP&AsstTO

Versailles

UNITED BANK & TRUST CO.
100 United Dr., Box 89 40383
Tr$15 Mil
Hd: Jerry Montgomery
TrOpers: Dorothy P. Newman

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$21 Mil
Hd: W. T. Phillips, TO

Williamstown

BANK OF WILLIAMSTOWN
203-205 S. Main St. 41097
606/824-4436 Tr/u$1.6 Mil
Hd: Jerome A. Griessmann, ExecVP&COO

Winchester

FIRST SECURITY BANK OF CLARK COUNTY
24 W. Lexington Ave. 40391
606/744-1632 Tr$6 Mil
Hd,Nb: Nina M. Tyler, VP&TO
TrOpers,TDP: Kathy Newkirk

LOUISIANA

Alexandria

HIBERNIA NATIONAL BANK
P.O. Drawer 1030 71309
318/487-2186
(Branch of New Orleans)
PersTr: Kelly Ducote, AsstTO

RAPIDES BANK & TRUST CO.
P.O. Box 31 71309
318/487-2446 Tr$45 Mil
Hd: Edward L. Crump, Jr., VP&TO
TrAdm: Joey Descant, III, VP&TO
TrOpers: Gayle Bishop, TO

SECURITY FIRST NATIONAL BANK
P.O. Box 231 71309
318/445-4531
Hd: Henry E. Blake, VChm&TO

LOUISIANA (Cont.)

★ Baton Rouge

CITY NATIONAL BANK
445 North Blvd., P.O. Drawer 1231 70821
504/387-2151 Tr$130.4 Mil
Hd: Paul Nowacki, ExecVP
SrAdm: John S. Hancock, Jr., SrVP&TO
Nb: John McKowen
PersTr: Ouida Powell, AsstVP&TO

HANCOCK BANK OF LOUISIANA
P.O. Box 591 70821
504/346-6327 Tr$75 Mil
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PersTr: Diane Hoffman, VP&TO
Bill Youngblood, VP&TO
CorpTr: Arnold Wethey, VP&TO
TrInv: Janelle Ruggerio, AsstVP&TO
EmplBen: Toni McReynolds, AsstVP&TO
TrOpers: Kim Harrell, AsstVP&TO

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PersTrAdm: Bradley D. Taylor, VP&TO
CorpTrAdm: Evelyn G. Dean, AsstVP&TO
BusDev: L. Brent Moseley, VP&TrInvO

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CorpTr: John S. Adkins, SrVP&TO
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TrOpers: Robert R. Riche, VP&TO

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PersTr,CorpTr,EmplBen: Carma Doyle, VP&TO
TrInv: Brendan B. Brosnan, TO
TrOpers: Patricia S. Albin, TOpO
TrBD: Randy W. Ransom, AsstVP&TO

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EmplBen: Nathan W. Bush, VP

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Thomas Durham, TO

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TrOpers: Leslie Santalucito, AsstVP&TO
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TrOpers,TDP: Helen Royer

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EmplBen: Kevin S. Rodgers, TrAdmO
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PersTr: Keith M. Jacomine, AsstVP&TO
EmplBen: Valerie W. Truax, AsstVP&TO
TrOpers: Harold F. Keneker, Jr., VP&TO

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BusDev: Christopher L. Craighead, AsstVP&TO

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CorpTr,N.O.: J. Critington Lorio, VP&TO
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BusDevPersTr,N.O.: Jeffrey W. Askins, AsstVP&TO

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Nb: Russell Wenner, AsstVP

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318/942-5752

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TrOpers: Jan M. Farmer, TO
Taxes: Nelda Bender, TO

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St. Martinville

ST. MARTIN BANK & TRUST
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CorpTr: Glenda N. Young, TO
EmplBen: Stephen A. Boose, VP&TO
TrInv: R. E. Lindquist, VP&TO

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BusDev: Arthur R. Carmody, III, VP&TO
EmplBenAdm: Avonne J. Marson, AsstTO
PersTrAdm: Myra Pharis, AsstTO

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318/222-4474
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PersTr,CorpTr,ComTrF,Nb: Beuford G. Jacka, Jr., AsstTO

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PersTr: William B. Swales, VP&TO
EmplBen: Cathe C. Morrill, AsstVP
Nb: Steven J. Bell, VP&TO

Bangor

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207/947-0136
(Branch of Portland)
Michael Metigue, TO

MAINE (Cont.)

Bangor (Cont.)

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(Branches in Lewistown, Portland & Waterville)
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PersTr,Nb: Peter Simmons, VP
TrInv,ComTrF: J. Edward Klisiewicz, SrVP
TDP: Jacqueline A. Bouchey

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207/945-0663
(Branch of Portland)
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EmplBen: Mark L. Cuneo, VP&TO
Nb: Barbara A. Giovino, AsstVP

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Shari L. McLain

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(Branch in Ellsworth)
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Faye A. Geel, TO
TrInv: Dennis H. Carr, VP&TrInvO
TrOpers: Charlene H. Tibbetts, TOpO
Nb: Anne C. Gibson, VP

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TrOpers: Nora A. Cyr, TOpO

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301/856-7937 Tr$3.268 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
Thomas P. Brett, TO

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Ext. 220 Tr$68 Mil
Hd: William J. Gering, SrVP&TO
TrInv: Thelma M. Voelker, VP&SrIO
TrOpers: Sherry Mott, TOpO
Nb: Audrey S. Cimino, VP&NBO

Williamsport

WASHINGTON COUNTY NATIONAL BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: E. L. Hose, VP&TO

MASSACHUSETTS

Andover

SHAWMUT BANK, N.A.
68 Main St. 01810
508/681-7340 Tr$66 Mil
Hd: Priscilla Cubelli, VP&TO
PersTr: Nicholas J. Chapman, AsstVP&TO

Attleboro

ANAWON TRUST, N.A.
8 North Main St. 02703
508/222-9500 Tr$40 Mil
(Branch in Brockton)
Hd: Paul A. Tucker, Pres
TrInv: Charles F. Coupe, VP
TrOpers: Jean R. Ronn, VP
Nb: John O'Donnell

DURFEE ATTLEBORO BANK
8 N. Main St. 02703
508/222-6100
(Branch of Fall River)
Edward C. Taft, VP

PAWTUCKET TRUST COMPANY
16 Park St. 02703
508/222-2555
(Branch of Pawtucket, RI)
Charles W. Oliver, AsstTO

SHAWMUT BANK, N.A.
19 Park St. 02703
508/222-7675 Tr$125 Mil
Hd: Edward M. Queenan, VP&TO
Nb: Daniel J. Henderson, Jr., AsstVP
TrAdm: Adriana M. Raposo, VP
Susan L. DeGrazia, AsstTO
Maureen Charlonne, TrAdm
TrInv: Michael J. Vogelzang, AsstVP

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
508/922-2100 Tr$69 Mil
Hd: James E. Rich, Jr., VP&SrTO
TrOpers: Margaret L. Desantis, AsstTO

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44 Binney St., Boston, MA 02115

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(617) 426-9170

Animal Rescue League of Boston
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MASSACHUSETTS (Cont.)

★ Boston

THE PRIVATE BANK
BANKERS INVESTMENT COUNSELLORS AND FIDUCIARIES
BANK OF BOSTON

BANK OF BOSTON
The Private Bank
100 Federal St 02110
617/434-3782 Tr$5.4 Bil
(Private Bank Office in Yarmouthport, MA
Member Firms: Bank of Boston Connecticut, Bank of Boston Florida, Casco Northern, ME and Hospital Trust, RI)
Susan P. Haney, Pres
Paul R. McConnell, DirMA
Susan L. Dick, DirSls
Edward G. Riley, Jr., CIO
Kevin P. Stiles, ChFidO
Robert H. Frey, Dir-PersTr
Harry B. McCormick, Dir-MtgFin
Warren H. Bacon, Jr., ChLendingO
Mark Marcantonio, Dir-TrOpers

BAYBANK BOSTON
175 Federal St 02110
617/482-1040
Hd: William M. Crozier, ChmBd,BayBanksInvMgt
Richard F. Pollard, Pres
Richard J. Redick, MngDir&COO
L. Sumner Hopkins, II, ExecVP
InvRes: Lawrence R. Kimball, SrVP

Boston Harbor
Trust
Company

BOSTON HARBOR TRUST COMPANY, N.A.
40 Rowes Wharf 02110
617/439-6700 Tr$150 Mil
Hd: James S. McDonald, Pres
TrOpers,TDP: Susan W. Hunnewell, VP

BOSTON SAFE DEPOSIT AND TRUST COMPANY
One Boston Place 02108
617/722-7504 Tr$4.004 Bil
(Trust Branches in Los Angeles, Newport Beach & San Francisco, CA & New York, NY)
Hd,TrInv: F. Daniel Prickett, ExecVP
TrInv: Neil Plass, SrVP&SrIO
ChFO: Frank Reis, SrVP
TrOpers,ClientSvc: Robyn Small
Nb: Kevin O'Shea
ChFinO: Kevin Brown

FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
H. Gilman Nichols, Pres

THE FIRST NATIONAL BANK OF BOSTON
The Private Bank
100 Federal St. 02110
617/434-2102 Tr$5.4 Bil
See Bank of Boston Listing

FLEET BANK OF MASSACHUSETTS
28 State St., P.O. Box 2197 02106-2197
617/742-4000
Hd: Fred Sandstrom
TrOpers: E. Seavey Bowdoin, Jr., SrVP
PvtBnkg,PersFinSvcs: J. David Officer, SrVP
Frimerre T. Field, SrVP
DirRes: John F. Keller, VP
AdmMgr: James D. Renger, SrVP
S/sPersFinSvcs: Paul M. Kochis, SrVP
SrPtfolOff: Frederick L Worcester, VP
CONSTITUTIONAL CAPITAL MANAGEMENT CO.
Alexander M. Colby, SrVP
David Lindsay, SrVP
FinInstit: Francis E. Hassey, SrVP

INVESTORS BANK & TRUST CO.
24 Federal St. 02110
617/482-0030 Tr$131 Mil
Hd: John S. Goldthwait, VP&TO
EmplBen: Thomas J. Furlong, VP&TO
TrOpers: Colleen Hovey, VP
Nb: Martin Sullivan, TO
TDP: Michael A. DiPasquale, VP

THE MASSACHUSETTS CO., INC.
99 High St. 02110
617/556-2200 Tr$150 Mil
Hd,PersTr,TrOpers: Maurice F. Lesses, SrVP&TO
TrInv: Brian Stewart, VP

SHAWMUT BANK N.A.
One Federal St. 02211-0407
617/292-2000 Tr$3.9 bil
Hd,PersTr: Nicholas S. F. Carter, SrVP
CorpTr: Robert J. Dunn, VP
TrInv: George B. Watts, Jr., VP
EmplBen: Joel H. Goober, VP
TrOpers: David M. Goldsholl, SrVP
Nb: Robert H. Kjellman, VP
John T. Grady, Jr., VP

STATE STREET BANK AND TRUST COMPANY
225 Franklin St. 02101
617/786-3000 Tr$67 Bil
PersTr: Susan Comeau, SrVP
CorpTr: Charles J. Kelly, ExecVP
TrInv,ComTrF: Brenton H. Dickson, IV, SrVP
TrInv: Nicholas A. Lopardo, ExecVP
EmplBen: John J. Mulligan, SrVP
TrOpers: Barry J. Keefe, VP
Nb: Peter H. Talbot, VP
TDP: David J. Sexton, SrVP

UNITED STATES TRUST CO.
40 Court St. 02108
617/726-7250 Tr$1.5 Bil
Hd: Domenic Colasacco, ExecVP
PersTr: David Drollett, VP&TO
TrInv: Robert Zevin, SrVP&Econ
Robert Lincoln, SrVP
Lawrence Litvak, SrVP
Stephen Moody, SrVP
Linda Berkel, AsstVP
Lucia Santini, VP
Geeta Bhide, VP

Braintree

THE BANK OF BRAINTREE
865 Washington St. 02184
617/843-9100 Tr$8 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: John F. Coyne, Jr., AsstVP&TO
TrOpers: Deborah Lane, InvAsst

Brockton

ANAWON TRUST, N.A.
1342 Belmont St. 02401
508/588-8808
(Branch of Attleboro)
Kenneth E. Rayle, VP
David McKay, VP
John Reynolds, VP

Burlington

BAYBANK MIDDLESEX TRUST COMPANY
P.O. Box 3422 01803
617/273-1700 Tr$327 Mil
Hd: Richard A. Morris, SrVP
EstSttlmt,Tax: Joseph T. Sullivan, SrVP
EmplBen: Anthony F. Solomita, SrVP
TrOpers: Eugene A. Ferreira, SrVP
Cust: Eugene J. Durgin, Jr., SrVP
CorpNb: Eugene D. Mahoney, SrVP
Nb: Lynne H. Johnson, VP

Cambridge

BAYBANK HARVARD TRUST
P.O. Box 300T 02139
617/661-3300 Tr$375 Mil
Hd: L. D. Sheldon, VP&TO

CAMBRIDGE TRUST CO.
1336 Massachusetts Ave. 02138
617/876-5500 Tr$225 Mil
Hd,PersTr: Arthur H. Veasey, SrVP
PersTr: Edgar Crocker, SrVP
TrInv: Herbert A. Kardon
TxO: Roger Almeida
TrOpers: Julianna Lindsey
Nb: Charles C. Ives, VP

Edgartown

DUKES COUNTY SAVINGS BANK
Main St. 02539
508/627-4266
(Branch of West Tisbury)
Robert Kelly, VP

Fall River

CITIZENS-UNION SAVINGS BANK
4 S. Main St. 02721
Tr$70 Mil
Hd: Zelma A. Braga
PersTr: David G. Wiggins
EmplBen,TrOpers: Barbara E. Parker

DURFEE ATTLEBORO BANK
10 N. Main St. 02722
508/679-8311 Tr$250 Mil
(Branch in Attleboro)
Hd: Stephen C. Williams, SrVP
PersTr: Janice M. O'Day, SrTO
EstTr: Roger W. Lamonde, VP
CorpTr: Donald B. McLeod, VP
EmplBen: William I. Bogle, TO
TrInv: Barbara M. Pelletier, SrIO

Falmouth

FALMOUTH NATIONAL BANK
P.O. Box 687 02541
508/548-1000 Tr$45 Mil
Hd: Malcolm Robertson, Jr., SrVP&TO
EstSttlmt,Tax: Thomas F. Donahue, TO
TrInv: George S. Kohler, IO
Nb: Jane E. Paine, TO

Fitchburg

SAFETY FUND NATIONAL BANK
470 Main St. 01420
508/343-6406 Tr$250 Mil
(Branch in Worcester)
Hd: James S. Dymek, SrVP&SrTO
TrOpers: Timothy O'Malley, TOpO
PersTr: Peter Armbruster, AsstVP&TO
James Conroy, VP&TO
TrInv: Joseph Giovino, VP&TrInvO
James Hohman, AsstVP&TrInvO
Elaine Cassels, AsstTrInvO
Claude R. Parenteau, AsstTrInvO

Foxboro

FOXBORO NATIONAL BANK
P.O. Box 31 02035
508/543-6321 Tr$1 Mil
Hd: Leonard P. Pinault, Pres

Framingham

FIRST FINANCIAL TRUST, NA
161 Worcester Rd. 01701
Tr$80 Mil
Hd,PersTr: G. Michael Costa
EmplBen: Kevin A. Smith
TrOpers,TDP: Charles Spiegel
Nb: Gordon R. Wetmore

SHAWMUT BANK
5 Whittier St. 01701
617/620-3056
(Branch of Boston)
Hd: Matthew Lieber, VP
PersTr: Claire C. Morrissey, AsstTO

Gloucester

CAPE ANN SAVINGS BANK
109 Main St. 01930
Tr$75 Mil
Hd: Frederik C. Hoffmann, VP

Greenfield

SHAWMUT BANK
(Investment Services Div.)
324 Main St., P.O. Box 671 01302
413/737-4321 Tr$80 Mil
(Branch of Boston)
Hd,PersTr: J. Lewis Taylor, VP&SrTO
Nb: George C. Keady, III, VP

Hanover

ROCKLAND TRUST COMPANY
2036 Washington St. 02339
617/878-6100 Tr$143 Mil
Hd,PersTr: David T. Sargent, SrVP&TO
TrInv: Freeman H. Osgood, VP&SrTO
TrOpers: Richard LaCivita, 1stVP&TO
EmplBen: Sandra L. Sevigney, VP&TO
PersTr: Donna M. Driscoll, VP&TO
TxO: Lawrence F. Furness, VP&TrTxO

Holyoke

HERITAGE BANK FOR SAVINGS
330 Whitney Ave. 01040
413/539-6030 Tr$37 Mil
Hd: Richard H. Mathews, TO
TrOpers: Alice Herrmann, AsstVP

Hyannis

BAYBANK SOUTH
749 Main St. 02601
508/771-4779
(Branch of Dedham)

CAPE COD BANK & TRUST COMPANY
P.O. Box 1161 02601
508/394-1300 Tr$312 Mil
(Branch in Orleans)
Hd: Stephen B. Lawson, ExecVP
PersTr: Stuart J. Nickerson, VP&SrTO
Est: John G. Kinahan, VP&SrTO
TrInv: John M. Ladner, VP&SrIO
EmplBen: Chris Wilson, VP
Tx: Richard Bussiere, VP&SrTO
TrOpers: Patricia Auger, VP&SrTO
Nb: Robert T. Boon, VP&SrTO

STATE STREET BANK AND TRUST COMPANY
297 North St. 02601
508/771-3773
Paul R. Nisby, VP

Ipswich

FIRST NATIONAL BANK
31 Market St. 01938
508/356-4361 Tr$57 Mil
(Branches in Essex, Gloucester, Magnolia & Rowley)
Hd,Inv: Franz Schneider, Jr., VP&SrTO
TrInv: Edward Michon
TrOpers: Ginger Cooke
Nb: Deborah Pearce, VP&TO

Lowell

THE CENTRAL SAVINGS BANK
50 Central St. 01852
Tr$41.351 Mil
Hd,PersTr,EmplBen,Nb: Paul V. Shaughnessy, VP&TO
TrOpers: John R. McGovern

Malden

MALDEN TRUST CO.
94 Pleasant St. 02148
617/321-1111 Tr$236.644 Mil
Raymond A. Brearey, SrTO
Robert A. Russo, VP&TO
Sam H. Banov, TO
Richard S. McKinley, TO
TrInv: James O. Watt, TrInvO
TrOpers: Richard L. Ruble, TO
Raymond A. McKetchnie, TOpMgr
Nb: Herbert E. Chaflin, TO
Robert M. Wallask, TO
Jane T. Clancy, AsstSec

Marblehead

NATIONAL GRAND BANK
91 Pleasant St. 01945
617/631-6000 Tr$2.6 Mil
Hd: Randolph E. Goodwin, Pres
PersTr,TrInv,TrOpers,Nb: Mary C. Williams, AsstTO

Middleborough

MIDDLEBOROUGH TRUST CO.
10 John Glass, Jr. Square, P.O. Box 151 02346
508/947-1313 Tr$3.698 Mil
W. F. Washburn, Chm
Hd: James M. Irving, Pres&TO
TrOpers: Marcia A. Mitchell, Treas

Newburyport

FIRST & OCEAN NATIONAL BANK
51 State St. 01950
617/465-5555 Tr/u$7 Mil
John B. Rice, Pres
David S. Outhouse, ExecVP
A. Cushing Titcomb, TO

Orleans

CAPE COD BANK & TRUST CO.
40 Main St. 02653
508/255-0320
(Branch of Hyannis)
Hd: Joseph P. Williams, VP&SrTO

SHAWMUT BANK, N.A.
P.O. Box 130 02653
508/240-2070 Tr$125 Bil
Hd: Geoffrey V. Reuland, VP&TO

BERKSHIRE COUNTY SAVINGS BANK
28 North St. 01201
413/443-5601 Tr$55 Mil
Hd: Eugene D. Cornell, VP&TO
TrInv: Thomas C. Doane

MASSACHUSETTS (Cont.)

Orleans (Cont.)

FIRST AGRICULTURAL BANK
99 West St. 01201
413/499-3000 Tr$374 Mil
Hd: Paul B. Leavitt, SrVP
TrInv: H. Ashley Smith, Jr., VP
Reginald P. Vincent, VP
Rodney W. McKee, IO
Leila Baroody, IO
Walter Wheat, VP
PersTr: William J. Judge, VP
Paula Hilchey
Charleene E. Rosa, AsstVP
Nb: Gregor T. Young, NBO
Cheryl Patterson, AsstVP
Tax: Steven T. Norris, TxO

Quincy

SOUTH SHORE BANK
1400 Hancock St. 02269
617/847-3100 Tr$400 Mil
Hd: Robert F. Dwyer, SrVP
TrInv: R. Richard Wilson, VP&IO
TrNb: J. Richard Schroder, VP&TO
EmplBen: Richard Pitts, TO
TrAdm: William P. Crivello, TO

Rockland

ROCKLAND TRUST CO.
288 Union St. 02370
617/878-6100
Nb: Louis B. Dovner, 1stVP

Salem

EASTERN BANK & TRUST CO.
217 Essex St. 01970
508/745-0183 Tr$240 Mil
Hd: Sumner W. Jones, SrVP
Gary A. Peterson, VP
Richard F. Moore, VP
Edward J. Michon, TrInvO
Rose Grant, TrInvO
Jacqueline Rathe, TOpO
Doreen DiBari, VP
Jean Cipriani, VP
Lucille Duval, TO
Joseph P. Molnar, VP

Springfield

BAYBANK VALLEY TRUST
Bay Bank Tower, 1500 Main St. 01115
413/781-7575 Tr$538 Mil
PersTr: Peter Weston, VP&SrTO
TrSvcs: Constance R. Fritsch, VP
Suzanne Renault-Morgan, VP
TrInv: John Dialessi, VP
Patricia F. Bender, AsstVP
EstSttlmt: Joan S. Nolan, VP
CorpTr: David M. Ford, SrVP
EmplBen: James E. Christian, VP
Katherine F. Marsh, VP
Claire A. Houlihan, EBO
Judith A. L'Italien, EBO

FLEET BANK
1 Monarch Place 01101-0711
413/787-8700 Tr$838 Mil
Hd: William D. Masi, SrVP
PersTr: Thomas H. Heywood, VP
TrInv: Paul W. Mackasek, CFA, VP
PvtBkg: Dorothy S. Burke, VP
EmplBen: Michael Hirshberg, VP

MULTIBANK NATIONAL OF WESTERN MASSACHUSETTS
1666 Main St., P.O. Box 1489 01101
413/739-7201 Tr$18 Mil
Pamela P. Mokritski, TO-Admin

SHAWMUT BANK
127 State St. 01103
413/737-4321 Tr$850 Mil
PersTr: Stephen R. Shirley, SrVP
TrInv: Robert R. Humberston, VP
EmplBen: Bruce C. White, VP
Nb: George C. Keady, III, VP

Taunton

BAYBANK SOUTH
70 Main St. 02780
508/823-4501 Tr$456 Mil
Hd: Alex Grassanovich, VP&TO
PersTrSvcs: Wendy Barker, VP&TO
Charles E. Ellis, Esq., VP&TO

Vineyard Haven

MARTHA'S VINEYARD NATIONAL BANK
Main St. 02568
508/693-9400 Tr$34 Mil
Hd: Ray Rourke, SrVP
PersTr,TrInv: H. Paul Ryan, SrTO

Waltham

GUARANTY-FIRST TRUST CO.
159 Overland Rd., P.O. Box 9174 02254
617/899-2100 Tr$7,066 Mil
Hd: Thomas W. Sullivan, VP&TO
CorpTr,TrOpers,EmplBen: Thomas J. Bouchard
AsstTreas&AsstTO

West Springfield

PARK WEST BANK AND TRUST CO.
225 Park Ave. 01089
413/781-7500 Tr$34.8 Mil
Hd,TrOpers,Nb: Robert A. Gibowicz, SrTO
TDP: Elaine Bourbonnais

West Tisbury

DUKES COUNTY SAVINGS BANK
State Rd., P.O. Box 602 02575
508/693-8850 Tr$20 Mil
(Branch in Edgartown)
Hd,Nb: Robert Kelly, VP
PersTr,TrInv: H. Paul Ryan, SrTO
TrOpers,TDP: Melissa Healy
TrOpers: Katherine Davey

Worcester

FLEET BANK
370 Main St. 01608
508/791-7811 Tr$230 Mil
Hd: Richard Johnson, SrVP
Hd,CorpTr: Steven B. Kalloch, VP&TO
TrOpers: June C. Shields, TOpO
Taxes: Rene J. Pepin, TrTxO
Nb: Richard Arscott, BDO

MECHANICS BANK
P.O. Box 15073 01615-0073
508/798-6400 Tr$550 Mil
Hd: Neil K. Ashton, SrVP&SrTO
PersTr: John E. Arsenault, VP&TO
CorpTr,EmplBen: Faith I. Strople, CTO
TrInv: Peter G. Lucas, VP&SrIO
ComTrF: Gary A. Gerulskis, AsstVP&IO
Tax: Anne E. Wales, TrTxO
Nb: Mary M. McShea, VP&TO

SAFETY FUND NATIONAL BANK
200 Commercial St. 01608
508/791-6271
(Branch of Fitchburg)
Nb: John G. Kilpatrick, VP&TO

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Paul J. Seigel
IFAW Development Office
411 Main Street, Yarmouth Port, MA 02675
508-362-2649

SHAWMUT WORCESTER COUNTY BANK, N.A.
446 Main St. 01608
617/793-4322 Tr$1.2 Bil
Hd: David B. Stephens, SrVP&TO
PersTr,Est: Stephen G. Fritch, VP
TrOpers: Janet P. Malkasian, TOpO
TrInv,ComTrF: Stephanie S. Burnett, VP
EmplBen: Philip R. Welsher, VP
Nb: John E. Mackintire, VP
CentTxUnit: Robert G. Ripley, Jr., VP

STATE STREET BANK AND TRUST COMPANY
22 Elm St. 01608
508/752-5243
Scott J. Dennett, TO

WORCESTER COUNTY INSTITUTION FOR SAVINGS
365 Main St. 01608
508/831-4377 Tr$41.757 Mil
Hd,CorpTr,EmplBen,Nb:
Eugene C. Waniewski, SrVP
PersTr,TrInv: David M. Frazier, VP
TrOpers,TDP: Janet L. LaRochelle, AsstTO

Yarmouthport

BANK OF BOSTON
The Private Bank, Cape Cod Office
86 Willow St. 02675
508/362-2000
Hd: William C. Butcher, RegDir
PersTr: H. Earl Rettig, SrTrMgr
TrInv: Thomas J. Creavy, SrInvCoun
Est: Elizabeth Finch, EstO
Nb: Sarah S. Lentz, PvtBnk
Thomas F. Shanley, PvtBnk
David H. Wick, III, PvtBnk
Lending: William A. Welch, PvtBnkLender
Lucy von Buttlar, PvtBnkLender

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
86 Willow St. 02675
508/228-3196
PersTr: Earl Rettig, Mgr

MICHIGAN

Adrian

SOCIETY BANK, LENAWEE
(Trust Service Office of Society Bank, Michigan)
117 E. Maumee 49221
517/263-8939
David Ellies, SrTBDO

UNITED SAVINGS BANK OF TECUMSEH
4125 S. Occidental Hwy. 49221
517/423-8373 Tr$125 Mil
(Branch of Tecumseh)
Hd: Richard L. Boyce, VP&TO
Lois A. Sayler, AsstVP&SrTO
TrOpers: Audrey G. Christensen

Alma

BANK OF ALMA
P.O. Box 1029 48801
517/463-3131 Tr$23 Mil
Hd: Timothy P. Clark, SrTO
PersTr: Richard J. Balcom, TO
TrOpers: Arlene M. Loomis, AsstTO

Alpena

NBD
150 S. Ripley St. 49707
517/356-2241 Tr/o$30 Mil
(Branch of Detroit)
Hd: Barbara Purol, AsstVP
TrOpers: Debra Warner

Ann Arbor

COMERICA BANK
(Operating in Office of Comerica Bank, Ann Arbor)
125 S. Fifth Ave. 48104
313/761-5635 Tr$30 Mil
Hd,PersTr,Nb: Thomas R. Kallewaard, VP
Sandra S. Taggie, AsstVP

FIRST OF AMERICA BANK-ANN ARBOR
101 S. Main St. 48107
313/995-7745 Tr$200 Mil
(Branches in Howell, Monroe & Plymouth)
Hd: Gordon Beeman
Hd,EmplBen,Nb: Gary L. Morrison, AsstVP
TrInv: Carol Czekai
TrOpers: Teresa Thornton
Nb: Deb Jones, TO

MANUFACTURERS BANK, N.A.
101 N. Main 48104
313/930-2400
(Branch of Detroit)
PvtBnkg: Christine J. McCamont, 2ndVP&TO
EmplBen: Monica C. Knowles, TO

NBD
(Subsidiary of NBD Bancorp)
125 S. Main St. 48107
313/995-8180 Tr$490 Mil
Hd: James L. Meretta, VP&SrTO
PersTr: Charles B. Fischer, Jr., VP&TO
William J. Dunlap, AsstVP&TO
Raymond Kohler, TO
Beverly Ziegler, TO
TrInv: David C. Blough, VP&TrInvO
Carlene Dettleff, CMAA
EmplBen: John P. Hanchak, 2ndVP
Douglas Tidd, TO
Ann Bauer, AsstAdmO
BD: John Oberdick, 2ndVP

SOCIETY BANK, MICHIGAN
P.O. Box 8612 48107
313/994-5555 Tr/o$500 Mil
(Trust Service Office in Adrian)
Hd: Edward H. Sichler, III, ExecVP
PersTr: Daniel E. Cogan, VP
CorpTr: Calla Fette, VP
TrInv,ComTrF: Bernard A. Bedell, SrIO
Est&TrCoun: B. Todd Jones, VP&SrTO
EmplBen: Charles S. Wright, VP
TrOpers: Mark Hansen, TOpO
Nb: Richard Meyerson, VP

Battle Creek

COMERICA BANK
25 W. Michigan Mall 49016
616/966-6340 Tr$107 Mil
Hd,PersTr: Frances A. Moore, VP
PersTrAdm: Wayne G. Ramsey, VP
Marcia Owen, TrAdm
Margo S. Brush, TrAdm
Nb: Bernard L. Riker, VP

FIRST OF AMERICA BANK-MICHIGAN, N.A.
Battle Creek Branch
65 S. 20th St. 49015
616/376-9533
(Services Provided by First of America Bank Michigan, N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
1 W. Michigan Mall 49016
616/965-9146
(Branch of Farmington Hills)
PersTr: Quinn Kelly, VP

Bay City

CHEMICAL BANK-BAY AREA
213 Center Ave. 48706
517/894-9833
(Branch of Midland)
Hd: Bruce M. Groom, SrVP&SrTO
PersTr,Nb: Richard J. Stringer, VP&TO
CorpTr,TrOpers: John Ujevich, SrVP&TO
TrInv,ComTrF: Glenn W. Pietenpol, SrVP&TO
EmplBen: Jude T. Patnaude, VP&TO

FIRST OF AMERICA BANK-MID MICHIGAN, N.A.
300 Center Ave. 48708
517/894-9281 Tr$346 Mil
Hd: Kelley P. Boyum, SrVP&SrTO
PersTr: Pat Hygh, VP&TO
Robert T. McAlester, VP&TO
George T. Barrett, VP&TO
Jack Kidwell, AsstVP&TO
Sherry Desrosiers, AsstVP&TO
Sandra Lechner, TrAdm
EmplBen: Lin Rostrom, VP&TO
Nb: Harold J. Zells, BDO
Sharon Weaver, FinSvcsO
TrOpers: Peggy Klopf, OperO

Benton Harbor

INTER-CITY BANK
P.O. Box 1248 49022
616/927-2251 Tr$136 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
Prob: Paul A. Monteith, VP&TO

NBD
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
Hd: Thomas E. Nelson, 2ndVP&TO
Katherine L. Cotter, AsstVP&TO

Birmingham

COMERICA BANK
188 N. Woodward Ave. 48011
313/644-4766
Hd: Daniel H. Calkins, VP
PersTr,Admin: Boris A. Vasileff, VP
David E. Bryant, AsstVP
Barbara L. Turchan, AsstVP
TrInv: Janice Schneck, AsstVP
Ervin J. Siuda, AsstVP
Nb: Charles R. Stenback, VP

MANUFACTURERS BANK, N.A.
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit)
Thomas C. Gormely, VP&TO

Bloomfield Hills

FIRST OF AMERICA TRUST AND FINANCIAL SERVICES
33 Bloomfield Hills Pkwy., Ste. 135 48304
313/433-8800

FIRST OF AMERICA BANK, SOUTHEAST, N.A.
33 Bloomfield Hills Pkwy. 48304
313/433-8800 Tr$1.2 Bil
Hd: R. William Shauman, SrVP&TO
Janet L. Robinette, VP&TO
PersTr: Dave Swancheva, VP&SrTO
CorpTr: Dave Durak, VP
TrOpers: Diane Stratton, Mgr
Christine Verleye, AsstVP
Nb: Phillip Russel, AsstVP
Kirk VanDagens, AsstVP&TO
Robert L. Adams, AsstVP&TO
Ann Ferguson, AsstVP&TO
Thomas M. Moncrief, AsstVP&TO

NBD
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Hd: Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP
TrAdmin: Lyle F. Dahlberg, VP

Breckenridge

FARMERS STATE BANK OF BRECKENRIDGE
P.O. Box 186 48615
517/842-3191
Hd: Leo D. Goodyear, CEO&TO
Barbara J. Lange, AsstTO

MICHIGAN (Cont.)

Brighton

OLD KENT BANK-BRIGHTON
300 W. North St. 48116
313/229-9531
(Office of Old Kent Bank &Trust Co., Grand Rapids)
PersTr: Linda Fionda, AsstVP

Britton

UNITED SAVINGS BANK OF TECUMSEH
102 W. Chicago Blvd. 49229
517/423-8373 Tr$125 Mil
(Branch of Tecumseh)
Hd: Richard L. Boyce, VP&TO
Lois A. Sayler, AsstVP&TO
TrOpers: Audrey G. Christensen

Cadillac

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 639 49601
616/775-8563
(Branch of Traverse City)
David A. Eckenrode, VP&TO

OLD KENT BANK-CADILLAC
123 S. Mitchell St. 49601
616/775-1283
(Services Provided by Old Kent Bank-Traverse City Office)

Calumet

FIRST OF AMERICA BANK-UPPER PENINSULA
200 Fifth St. 49913
906/337-0200, 906/228-9500
(Services Provided by First of America Bank-Marquette, N.A.)

Caseville

THUMB NATIONAL BANK & TRUST CO.
7100 Main St. 48725
517/856-2247
(Branch of Pigeon)
Hd: John B. Schaefer, VP&TO
TrOpers: Shivaun Forster, AsstTO

Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, VP&TO
TrOpers: Shivaun Forster, AsstTO

Cheboygan

FIRST OF AMERICA BANK-STRAITS AREA
316 N. Main St., P.O. Box 130 49721
616/627-4371
(Services Provided by First of America Bank-Marquette, N.A.)

Clinton

UNITED SAVINGS BANK OF TECUMSEH
11839 Clinton-Tecumseh 49236
517/423-8373 Tr$125 Mil
(Branch of Tecumseh)
Hd: Richard L. Boyce, VP&TO
Lois A. Sayler, AsstVP&TO
TrOpers: Audrey G. Christensen

Coldwater

CENTURY BANK AND TRUST
100 W. Chicago St. 49036
517/278-7311 Tr$27.339 Mil
Hd: John H. Castle, VP&SrTO
PersTr,CorpTr: Elizabeth A. Paetz

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-5503 Tr$58 Mil
(Branches in Battle Creek, Camden, Hillsdale, Kinderhook, Tekonsha & Union City)
Hd: James R. Cole, SrVP&TO
Nb: Tony Johnson, VP&TO
TrAdm: Mary L. Guthrie, TrAdmO

Coldwater-Quincy

FIRST OF AMERICA BANK-SOUTH CENTRAL, N.A.
515 E. Chicago 49036
(Services Provided by First of America Bank-Michigan N.A., Kalamazoo)

Dearborn

COMERICA BANK
23400 Michigan Ave. 48124
313/277-4562
Hd,PersTr,Admin: Gregory A. Marx, VP
TrInv: Georgia Hardin, PftolMgr

MANUFACTURERS BANK, N.A.
16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
SrAdm: Sharon L. Snodgrass, VP&TO

NBD
(Operating in Office of NBD of Dearborn)
18800 Hubbard Dr. 48128
313/271-7710
Hd: John A. Hartmus, Jr., VP
Nb: William R. Hartman, 2ndVP

Deerfield

FIRST OF AMERICA BANK-MONROE
164 Raisin St. 49238
517/447-3108
(Services Provided by First of America Bank-Ann Arbor)

Detroit

Comerica

COMERICA BANK
211 W. Fort St. 48275-1021
313/222-3300 Tr$12 Bil
(Offices in Battle Creek, Birmingham, Dearborn, Farmington, Grand Rapids, Grosse Pointe, Jackson, Lansing, Midland, Muskegon & subsidiaries in California, Florida and Texas)
PersTr: Bruce E. Fralick, 1stVP
EstSttmt: William A. Penner, Jr., 1stVP
TrInternalSvcs: Andrew M. Savel, 1stVP
MiTrSvcs: John B. Whitledge, 1stVP
CorpRetTrSvcs: John B. Barth, VP
Nb: Paul M. Kochis, 1stVP
David W. Andrews, AsstVP
Comerica Capital Management, Inc.
Hd: George C. Eshelman, Pres

MANUFACTURERS NATIONAL BANK OF DETROIT
100 Renaissance Center 48243
313/222-4000 Tr$15.9 Bil
(Branches in Ann Arbor, Birmingham, Dearborn, Grand Rapids, Grosse Pointe Woods, Lansing and Southfield. Affiliate in Palm Beach Gardens, FL with office in Naples, FL)
(Trust Service Offices: First National Bank in Howell; First National Bank of Bad Axe; First State Bank of Charlevoix; Harbor Springs State Bank; Northwestern State Bank, East Jordan; United Bank of Michigan, Wayland)
Hd,CorpTr,EmplBen: Edward J. Miller, ExecVP
PvtBnkg: Richard W. Heiss, ExecVP
PersTr: Antonio Forcellini, FVP&SrTO
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Clinton P. Schaap, SrVP
TrOpers: Paul C. Stoll, 1stVP
TrFin&Contr: David L. Casai, VP&SrTO
PersTr,Nb: John Landis, VP&SrPBO
EmplBen,Nb: Marion Donoghue, VP&SrTO

NBD
611 Woodward 48226
313/225-2912 Tr$43.8 Bil
(Offices in Naples, North Palm Beach & Sarasota, FL)
Hd: Jonathan T. Walton, ExecVP
PersTr: Webb F. Martin, 1stVP
TrAdm: John D. Durno, SrVP
EstAdm: George J. Reindel, III, 1stVP
CorpTr: G. Richard Rettof, 1stVP
TrInv: James M. Lane, SrVP
EmplBen: William A. Baldwin, 1stVP
MstrTrAdm: Clarence E. Kufel, 1stVP
TrOpers: Charles R. Phillips, 1stVP
Nb: Richard L. Foerstarling, 1stVP

East Lansing

BANK ONE, EAST LANSING
100 W. Grand River Ave. 48823
517/337-4140 Tr$90 Mil
Hd: Nancy A. Elwood, VP&TO
PersTr,Est: Debra L. Nicolay, TO
Debra L. Hallgren, TO
TrInv: Patricia A. Enfield, IO
EmplBen: Vincent J. Kuntz, VP&TO
TrOpers: Rita M. Stout, TOpO
Nb: John W. Findley, TO

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/922-2111
(Branch of Traverse City)
Hd: James M. Merendu, VP&SrTO

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5956 Tr$150 Mil
Hd: John C. Bissell, SrVP&TO
PersTr,Est: Patricia M. Rudden, AsstVP&TO
TrInv: David N. Schaaf, VP&IO
ComTrF: Gale B. Brinkman, TO
EmplBen,TrOpers,Est: JoAnne M. Moyle, TOpO

Farmington Hills

MICHIGAN NATIONAL BANK
27777 Inkster Rd. 48333-9065
313/473-3663 Tr$1.2 Bil
(Offices in Battle Creek, Grand Rapids & Lansing)
PersTr: Peter W. Ronan, SrVP
CorpTr: Thomas Hilliker, VP
TrInv: Josef Blass, SrVP
EmplBen: Robert F. Howard., FVP
TrOpers: Andrea Wulf, FVP
ComTrF: Charles Coristine, FVP

Farmington

COMERICA BANK
35405 Grand River 48335
313/442-9600
PersTr,Nb: John C. Krieman, AsstVP
PersTrAdm: Terri L. Graham, PersTO
TrInv: Peter Kennedy, VP

Fenton

THE STATE BANK
One Fenton Sq., Drawer E 48430
313/629-2263 or 800/535-0517 Tr$10 Mil
Hd: Tracy A. Winglemire, TO

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/766-7719 Tr$1 Bil
Hd: Stephen I. Swett, SrVP&SrTO
TrInv,ComTrF: Dana A. Czmer, SrVP&TO
PersTr: Gwen L. Kelley, VP&TO
ComTrF: David L. Finger, AsstVP&TO
TrOpers: Curtis L. Chaffins, VP&TO
EmplBen: James Mikosz, VP&TO
CorpTr: Joy A. Cramer, TO
PvtBnkg: Marilyn Capelli, VP&TO
Sls: Sam Thornell, AsstVP&TO

NBD
One E. First St. 48502
313/766-8371
Hd: Erik A. Warren, VP
BD: Martin L. Jarboe, VP
PersTr,EstSet: Henry C. Thoma, Jr., VP
TrInv,ComTrF: Carl A. Pohly, VP
EmplBen: F. Kay Dandaneau, VP
TrOpers: Rhonda L. Beard, AsstAdmO

Fremont

OLD STATE BANK
P.O. Box 70 49412
616/924-2200 Tr$32.25 Mil
Hd: Robert L. Jordan, VP&TO

Gaylord

OLD KENT BANK-GAYLORD
P.O. Box 600 49735
517/732-2411
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Tom Webb, AsstVP

Grand Haven

NBD
300 Washington Ave. 49417
616/842-4800 Tr$80.650 Mil
Hd,PersTr: David Barrone, 2ndVP&TO
Carol DeBlaey, AsstVP

OLD KENT BANK-GRAND HAVEN
233 Washington St. 49417
616/842-3100
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: James R. Dice, VP

Grand Rapids

COMERICA BANK
99 Monroe N.W. 49503
616/776-7882 Tr$245 Mil
Hd: Robert R. Van Dongen, SrVP
PersTrAdmin: Susan L. Rose, VP
EmplBen: Thomas M. Ralya, TO
TrInv: William N. Stellin, SrVP

FIRST OF AMERICA BANK-WEST MICHIGAN
171 Monroe Ave., N.W. 49503
Hd: Steven J. Groenink, VP&TO
PersTr: Adeline Thompson, AsstVP&TO
Louisa Vargo, AsstVP&TO
Crystal Killingbeck, TrAdm
EmplBen: Amy Tennis, TO
Nb: Charles Wisse, TO
Donald Fochtman, TO

MANUFACTURERS BANK, N.A.
50 Monroe St. N.W. 49503
616/235-2790
(Branch of Detroit)
PvtBnkg: David G. Kovac, 2ndVP&TO
EmplBen: Thomas J. Eardley, VP
Nb: Paul J. Towner, TO

MICHIGAN NATIONAL BANK
77 Monroe Center 49501
616/451-7670
(Branch of Farmington Hills)
PersTr: Brian Downs, VP
EmplBen: Thomas Defer, VP
CorpTr: Daryl L. Lucas, VP

NBD
200 Ottawa N.W. 49503
616/771-7205 Tr$606 Mil
Hd: James E. McKay, ExecTO
PersTr: Gary E. Johnson, VP&TO
CorpTr: Bud Burch, VP&TO
TrInv: Douglas M. Klein, VP&SrTO
ComTrF: Roger H. Norkoli, 2ndVP&TO
TrOpers: Sandra Frechette, TOpO
Nb: Richard L. Schneider, VP

OLD KENT BANK & TRUST COMPANY
One Vandenberg Center 49503
616/771-5209 Tr$4.6 Bil
(Affiliate offices in Brighton, Gaylord, Grand Haven, Kalamazoo, Ludington, Niles, Owosso, Petoskey, Traverse City, Trenton)
Hd: E. Philip Farley, ExecVP
TrAdm: Philip M. Allen, SrVP
William G. Walters, VP
CorpTr: Jack F. Schneider
TrInv: Joseph T. Keating, SrVP
EmplBen: John D. Linabury, VP
TrOpers: James A. Haberlein, VP
Nb: Robert C. Prevette, VP

Greenville

FMB-COMMERCIAL BANK
P.O. Box 427 48838
616/754-7111 Tr/u$1 Mil
Hd: Ted Kortes, Pres&TO

Grosse Pointe

COMERICA BANK
415 Fisher Rd. 48230
313/881-9860
Hd: Ross C. Richardson, VP
PersTr,Admin: Carl M. Eckert, VP
Allan J. Fletcher, VP
Mary E. Wood, AsstVP
Nb: DeLanie C. Goodwin, VP
TrInv: Dawna J. Edwards, VP
Mary Ann Mezzone, PersTO

NBD
685 St. Clair 48230
313/343-8539
(Branch of Detroit)
Hd: Richard H. Allison, VP
Nb: Arthur B. Hudson, 2ndVP

Grosse Pointe Woods

MANUFACTURERS BANK, N.A.
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
SrAdm: Sandra K. Campbell, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$70 Mil
Hd,TrInv,EmplBen,TrOpers,Nb: Robert Terrian, BDO
PersTr,CorpTr: Barbara Manderfield, TO

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$28.0 Mil
Hd: Randoulph L. Teegardin, TrDeptMgr

Hillsdale

HILLSDALE COUNTY NATIONAL BANK
31 S. Howell St. 49242
517/437-3371 Tr$55 Mil
Hd,PersTr,TrInv,Est,Nb: Wayne L. Haupt, VP&SrTO
TrOpers: Carol C. Coe, TOpO

OLD KENT BANK-HILLSDALE
10 S. Broad St. 49242
517/437-4426
(Services Provided by Old Kent Bank-Kalamazoo Office)

Holland

OLD KENT BANK-HOLLAND
36 E. 8th St. 49423
616/394-7400
(Services Provided by Old Kent Bank-Grand Haven Office)

Houghton

FIRST OF AMERICA BANK
501 W. Sharon 49931
906/482-4646
(Services Provided by First of America Bank-Marquette, NA)

Howell

FIRST OF AMERICA-LIVINGSTON
207 A. Michigan Ave., 48843
517/546-3410
(Branch of Ann Arbor)

Iron Mountain

FIRST OF AMERICA BANK-UPPER PENINSULA
101 W. "B" St. 49801
906/744-4141, 906/228-9500
(Services Provided by First of America Bank-Marquette, N.A.)
Hd: Bonnie L. Telin, VP&TO
Nb: Bennett Zyburt, TO

Ironwood

FIRST OF AMERICA BANK-UPPER PENINSULA
200 S. Suffolk St. 49938
906/932-1550, 906/228-9500
(Services Provided by First of America Bank-Marquette, N.A.)
Hd: Bonnie L. Telin, VP&TO

MICHIGAN (Cont.)

Jackson

CITY BANK & TRUST CO., NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$350 Mil
Hd,Nb: Thomas J. Mitchell
PersTr: Robert Carlson
CorpTr,EmplBen: Charles R. Moyer
TrInv,ComTrF: Donald P. Southwick
TrOpers: Janet Clevenger

COMERICA BANK
245 W. Michigan Ave. 49201
517/788-5153 Tr$275 Mil
Hd: William H. Whitehouse, SrVP
PersTr,Opers: T. A. Cusick, VP
N. L. Sunday, AsstVP
PersTrAdm: Carol W. Thomas, TO
EmplBen: K. A. Walz, AsstVP
TrInv: Thomas J. McCarrell, AsstVP

Kalamazoo

FIRST OF AMERICA BANK-MICHIGAN, N.A.
108 E. Michigan Ave. 49007
616/376-8007 Tr$2.002 Bil
Hd: Jon L. Simpson, SrVP&SrTO
PersTr: Carroll K. Kiel, VP&TO
EmplBen: Noel Ocen, VP&TO
Nb: David D. Oakland, VP&TO
Prob: Patricia A. Ellwood, VP&TO
RE: William T. Templeton, VP
Taxes: James H. Schaap, VP

OLD KENT BANK-KALAMAZOO
136 E. Michigan Ave. 49007
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Mark W. Mitchell
PersTr: Ronald L. Kilgore, VP&SrTO
Gerald H. Moffat, VP&TO
TrInv: James Walter, IO
EmplBen: Craig Kobylik, VP&TO
Nb: Dean M. Miars, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 230 49646
616/258-8683
(Branch of Traverse City)
David A. Eckenrode, VP&TO

★ Lansing

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48909
517/334-5291 Tr$500 Mil
Hd: Dorothy Sullivan, VP,SrTO&Mgr
PersTr: Barbara Bialko, VP
EmplBen: Jacob E. Cook, VP
Nb: Mark Vostrizansky
Craig Foerch
Prob: David R. Dean, VP

MANUFACTURERS BANK, N.A.
101 N. Washington Square 48933
517/342-5755
(Branch of Detroit)
CorpTr: Denise Schroeder, 2ndVP
PersTr: Ronald Jacobs, VP&TO
CorpTrSvcs: Gary T. Dahl, VP&TO
Nb,PvtBnkg: Glenda Simpkins, 2ndVP&PvtBnkgO
Nb,EmplBen: Kevin Seal, TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48933
517/377-3446
(Branch of Farmington Hills)
PersTr: John Logan, VP
EmplBen: Gary Vliem, 2ndVP

NBD
300 S. Capital Ave. 48901
517/487-1020
Hd: Martin Jarbae, VP

Lapeer

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$36.9 Mil
Hd: V. Kenneth Ewing, VP&TO
Kathy Steffanuski, AsstTO

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Ludington

OLD KENT BANK-LUDINGTON
124 S. James St. 49431
616/845-5144
(Services provided by Traverse City)

Manistee

NORTHWESTERN SAVINGS BANK & TRUST
325 First St. 49660
616/723-6000
(Branch of Traverse City)
David A. Eckenrode, VP&TO

Marquette

FIRST OF AMERICA BANK-UPPER PENINSULA, N.A.
100 N. Front St. 49855
906/228-9500 Tr$110 Mil
(Trust Service Offices in Calumet, Houghton, Iron Mountain, Ironwood, Menominee, Munising & Stambaugh)
Hd: Bonnie L. Teliin, VP&TO
Nb: Bennett J. Zyburt, TO
Thomas Humphrey, TO
Barry Dale, TO

THE FIRST NATIONAL BANK & TRUST CO. OF MARQUETTE
(Trust Department)
101 W. Washington St., P.O. Box 580 49855
906/228-1240 Tr$297 Mil
Ronald P. Maki, VP&TO

Menominee

FIRST OF AMERICA BANK-UPPER PENINSULA
949 First St. 49858
906/863-2603, 906/228-9500
(Services Provided by First of America Bank-Marquette)
Hd: Bonnie L. Teliin, VP&TO
Nb: Bennett Zyburt, TO

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-2667 Tr$135 Mil
Hd: Stephen J. Albers
TrInv: Guy Miller
EmplBen: Barry Denny

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/839-5404 Tr$269.4 Mil
(Branch in Bay City)
Hd,PersTr,Nb: Bruce M. Groom, SrVP&SrTO
CorpTr,TrOpers,TDP: John Ujevich, SrVP&TO
TrInv,ComTrF: Glenn W. Pietenpol, SrVP&TO
EmplBen: Jude T. Patnaude, VP&TO

COMERICA BANK
201 MacDonald St. 48640
517/839-2270 Tr$165 Mil
Hd,Inv,Nb: Robert J. Hermann, SrVP
PersTr: Beverly A. O'Keefe, AsstVP
Eileen Thierbach, TO
Melinda Lee Crane, TrAdm
PersTr,Nb: Guy D. Merriam, AsstVP
EmplBen: Rebecca A. Coggins, TO

Monroe

FIRST OF AMERICA BANK-MONROE
25 S. Monroe St. 48161
313/242-8600
(Affiliate of Ann Arbor)

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$200 Mil
Hd: John F. Weaver, ExecVP&SrTO
James E. Morr, VP,TO&LegalCoun
Ronald V. Green, VP&TO
Annette Yuna, AsstTO

SECURITY
BANK
OF MONROE

SECURITY BANK OF MONROE
(A Subsidiary of Security Bancorp, Inc.)
28 E. Front St. 48161
313/241-6262 Tr$4[illegible] Mil
Hd: Victor N. Pagani, SrVP&TO
TrOpers: Michael G. McCormick, VP&TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48804-0100
517/772-9471 Tr$27.9 Mil
Hd: Paul C. Siers, VP&TO
Cynthia A. Brownson, TO

Munising

FIRST OF AMERICA BANK-UPPER PENINSULA
101 W. Munising Ave. 49862
906/387-2610, 906/228-9500
(Services Provided by First of America Bank-Marquette, N.A.)
Hd: Bonnie L. Teliin, VP&TO
Nb: Thomas Humphrey, TO

Muskegon

COMERICA BANK
801 W. Norton 49441
616/739-0359 Tr$10 Mil
Hd: Thomas E. Munroe, SrVP
PersProb: Norma York-Bremer, AsstVP
PersTr: Lea E. Vandervelde, TO
Raymond G. Hanslits, VP
EmplBen: Thomas M. Ralya, EBO
Nb: Charles Y. Freeman, III, VP

FMB TRUST & FINANCIAL SERVICES, N.A.
One Lumberman's Square 49443
616/725-4000
Nb,EmplBen: James G. McColl, AsstVP&TO
James M. Dowdy, EBNBO
Prob&PersTr: Gary A. Samek, AsstVP&TO
TrInv,ComTrF: Patrick J. Fraker, AsstVP&IO
PersTr: Sandy Rupple, TO

FIRST OF AMERICA BANK-WEST MICHIGAN
335 Muskegon Mall 49443
616/722-7683 Tr$2 Mil
Hd: Steven J. Groenink, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
Crystal Killingbeck, TrAdm
CorpTr,EmplBen: Richard J. Zinger, VP&TO
EmplBen: Amy Tennis, TrAdm

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$10.1 Mil
Hd: John S. Greenberg

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Patrick B. McCullough, VP
TrInv: Craig Sigeti, IO
EmplBen: James C. Zaher, TO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Owosso

OLD KENT BANK-CENTRAL
123 N. Washington 48867
517/723-8811
(Office of Old Kent Bank & Trust Company, Grand Rapids)
PersTr: Judy Perry, AsstVP

Petoskey

NBD
320 Howard St. 49770
616/347-7711
Hd: John Nicholson, VP&TO
Barry Dwight Cole, AsstVP&TO

NORTHWESTERN SAVINGS BANK & TRUST
300 Howard St. 49770
616/347-4761
(Branch of Traverse City)
David A. Eckenrode, VP&TO

OLD KENT BANK-PETOSKEY
P.O. Box 567 49770
616/347-5050
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Philip H. Millard, VP
PersTr: Barb Fry, TO

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$18.5 Mil
(Branches in Caseville & Cass City)
Hd: John B. Schaefer, VP&TO
TrOpers: Shivaun Forster, AsstTO

Plymouth

FIRST OF AMERICA BANK-PLYMOUTH
535 S. Main 48170
313/459-9000
(Branch of Ann Arbor)

NBD
1677 S. Wayne Rd., Westland 48185
313/721-1305
(Branch of Detroit)
Nb: Byron B. Schimpp, 2ndVP

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48343
313/333-7071 Tr$200 Mil
Hd,CorpTr: Carlton W. Bardel, FVi
PersTr: Nancy Lloyd, TO
TrOpers: Thomas J. Ware, TO
Nb: Stephen D. Moore, TO

Saginaw

NBD
1156 N. Niagara Ave. 48605
517/771-2524
BD: John Oberpeul, TrRep

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$600 Mil
Hd: T. R. Niederstadt, SrVP&SrTO
PersTr: Robert M. Whiting, VP&TO
TrInv: David Kessel, AsstVP
TrOpers: Bonnie Wenzel, VP/Opers
Donald List, VP/Opers&Sys
Nb: Gene C. Pickelman, VP/Nb
LegalDiv: Theodore Rapson, Atty&TO
Tax: Richard Boyer, Mgr
EmplBen: James Neumeyer, RetPlnMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2244 Tr$350 Mil
Hd,Nb: Charles W. Staiger, SrVP&TO
TrInv: Gary B. Harbaugh, 2ndVP&IO
PersTr,Nb: Margaret Pavey, 2ndVP&TO
PersTr: Mary Richert, TrEstTxO
Wendy Krabach
Maryann Dudzinski
EmplBen: Nina Good
Kathee Harrison

St. Johns

CITY BANK
200 N. Clinton Ave. 48879
517/224-5800
(Office of City Bank & Trust Company, Jackson)
Charles J. Halfmann, TO

St. Joseph

NBD
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
Hd: Thomas E. Nelson, 2ndVP&TO
Katherine McKnight, AsstVP&TO

THE PEOPLES STATE BANK OF ST. JOSEPH
830 Pleasant St., P.O. Box 48 49085
616/983-6311 Tr$25 Mil
Hd: David K. Ellis, VP&TO
PersTr: Erika Hell

Sault Ste. Marie

FIRST OF AMERICA BANK-SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-4300
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr$6 Mil
Hd: Clare W. Reeds, TO

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$95 Mil
Hd: William L. Rockhold, SrVP&TO
PersTr: Garry P. Kempker, VP&TO
CorpTr: Mark B. Iverson, AsstVP&TO
TrInv: J. Scott Sperry, AsstVP&IO
TrOpers: Mary Brinks, AsstVP&TOpO

Southfield

MANUFACTURERS BANK, N.A.
2000 Town Center, Ste. 1140 48075
313/358-3638
(Branch of Detroit)
SrAdm: Gary L. Sanders, VP&TO

NBD BANK, N.A.
Essex Center, Ste. 120
28400 Northwestern Hwy. 48037
313/358-1530
(Operating in Office of NBD Financial Services of Michigan, Inc.)
Hd: Andrew L. Camden, VP
Donald N. Sweeny III, 2ndVP
Randolf V. Ragsdale, 3rdVP
Nb: Ellen M. Sternberg, AsstVP

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$313 Mil
Hd,Nb,PersTr: David W. LeBar, VP&TO
CorpTr,EmplBen: Mark Sharkey, TO
TrInv: Ronald Mitchell, VP&TrInvO
TrOpers: Colleen McDonald, VP&TO

Stambaugh

FIRST OF AMERICA BANK-UPPER PENINSULA
402 Washington St. 49964
906/264-5191, 906/228-9500
(Services Provided by First of America Bank-Marquette, N.A.)
Hd: Bonnie L. Teliin, VP&TO
Nb: Bennett Zyburt, TO

Sturgis

AMERITRUST NATIONAL BANK-MICHIANA
P.O. Box C 49091
616/651-8551 Tr$51 Mil
(An affiliate of Ameritrust Corp., Cleveland, OH)
Hd: David E. Watters, SrVP&TO
EmplBen: Debora Capman, TO
TrInv: Lawrence Miles, VP(Affiliate)

BANK ONE, STURGIS
100 E. Chicago Rd. 49091
616/651-4711 Tr$50 Mil
Hd: K. C. Kreps, VP&SrTO

MICHIGAN (Cont.)

Taylor

CHARTER NATIONAL BANK
P.O. Box 400 48180
313/285-1900 Tr$15 Mil
(Branch in Wyandotte)
Hd: Les R. Pinks, VP&TO
TrOpers: Karen A. Coy

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$125 Mil
(Branches in Adrian, Britton & Clinton)
Hd: Richard L. Boyce, VP&TO
Lois A. Sayler, AsstVP&TO
TrOpers: Audrey G. Christensen

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$43 Mil
Hd: Taylor Snow, ExecVP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front St. 49685-1220
616/922-2111 Tr$135 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO

FIRST OF AMERICA BANK-NORTHERN MICHIGAN, N.A.
1016 S. Garfield, Ste. 2 49684
616/929-1177 Tr$70 Mil
Hd: Scott A. Schropp, AsstVP&DivMgr
PersTr: Kim Coggins
TrClk: Carol Kasubowski
Opers: Regina Schram
TrAdm: John Welch
RetailFinSvcsCoord: Teresa Yachcik
Sec: Pam Russell
TrInv: Brian Duddles, InvSvcsRep
Kevin Taylor, InvSvcsRep

NBD
250 E. Front St., P.O. Box 1290 49685
616/922-2424
Hd: Rod Kurtz, 2ndVP&TO
PersTr: Peter Haller, TO
CorpTr: Margaret Wilson, AsstTO

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 809 49685-0809
616/947-5490 Tr$70 Mil
(Branches in Acme, Cadillac, Manistee, Petoskey & Traverse City)
Hd: David A. Eckenrode, VP&TO

OLD KENT BANK-GRAND TRAVERSE
102 W. Front St. 49684
616/922-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Dennis W. Piskor, SrVP
TrInv: Barbara Keane, IO
EmplBen: Jonathan B. Ricks, VP

Trenton

OLD KENT BANK-SOUTHEAST
P.O. Box 415 48183
313/671-2400
(Office of Old Kent Bank & Trust Company, Grand Rapids)
PersTr: Thomas Gould, TO

Troy

NBD
900 Tower Dr., Ste. 100 48098
313/225-1000
(Branch of Detroit)
Hd: Thomas Cliff, 2ndVP
PenAdm: Walter E. Jarvis, VP
Nb: Kevin B. Granger, AsstVP

Wayne

FIRST OF AMERICA-WAYNE
35215 Michigan Ave., P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank Ann Arbor)

Wyandotte/Down River

CHARTER NATIONAL BANK
3058 First St. 48192
313/285-1900
(Branch of Taylor)
Les R. Pinks, VP&TO
Karen A. Coy, TrAdm

NBD
3200 Biddle Ave. 48192
313/246-2255

Zeeland

FMB TRUST & FINANCIAL SERVICES, N.A.
P.O. Box 300 49464
616/396-9100 Tr$574 Mil
Hd: Henry B. Visscher, Pres&COO
PersTr: Karen Tews, VP
John Jouppi, VP&TO
TrInv,ComTrF: James Dodge, AsstVP
Nb: Woody Winslow, AsstVP
EmplBen: Brian Hoogland, VP
TrOpers: Sandra Tanis, TO

MINNESOTA

Alexandria

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
710 Broadway, P.O. Box 937 56308
612/763-5668
David Miller, VP
Marcy Bolin, TO
Richard Hockinson, TO

Austin

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr/o$7 Mil
Hd,TrInv: Warren F. Plunkett, VP
PersTr,TrOpers,TDP: A. D. Plunkett
CorpTr,EmplBen: P. D. Plunkett, Pres
TDP: D. M. Plunkett

Barnesville

AMERICAN BANK & TRUST, BARNESVILLE
202 Front St. N., 56514
(Suboffice of Moorhead, MN)
John D. Anderson, VP&TO
Marjorie K. Aakre, AsstVP&TO

Bayport

THE FIRST STATE BANK OF BAYPORT
950 N. Hwy 95, P.O. Box A 55003
612/439-5195 Tr$193 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Robert M. Qvale, VP
TrOpers,TDP: Janet C. Kilkelly, TO
Nb: Bonnie Zoller

Bloomington

MIDWAY NATIONAL BANK
Friendship Village Office
8100 Highwood Dr. 55438
612/941-4818
James A. Polzak, VP&TO
Marlene F. Middleton, TO

NORWEST BANK, BLOOMINGTON
7900 Xerxes Ave., S 55431-2222
612/830-7171
John Hibbard, VP

Crookston

FIRST AMERICAN NATIONAL BANK
(Bremer Financial Services)
201 N. Broadway 56716
218/281-4182
David Miller, VP

Duluth

FIRST BANK DULUTH
FIRST BANK NORTH, N.A.
130 W. Superior St. 55801
218/723-2891 Tr$446.5 Mil
Hd: J. Joseph Lindsley, Pres &CEO
Prob: Gregory J. Bohlman, TO
TrInv: Thomas W. Brechlin, VP
PersTr,Nb: Stanley L. Gaffin, VP
CorpTr: Helena E. Jackson, VP
EmplBen: Robert D. Howe, VP
TrOpers: Barbara J. Edstrom, VP

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$40 Mil
Hd: Jeffrey J. Cadwell, CPA, TrMgr
Pat Olson, AsstTO
TrOpers: Chris Harrington

NORWEST BANK MINNESOTA NORTH (DULUTH), N.A.
230 W. Superior St. 55802
218/723-2765 Tr$502 Mil
Hd: Philip D. Rolle, ExecVP
PersTr: Eric J. Neetenbeek, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: David M. Hoiom, AsstVP
EmplBen: Thomas W. Conklin, VP
TrOpers: Stephen Vaillant

Glencoe

SECURITY BANK & TRUST CO.
735 11th St. E., P.O. Box 218 55336
612/864-5134 Tr$40.2 Mil
(Branches in Mendota Heights & Waconia)
Hd: Orlan G. Grell, SrVP&TO
EmplBen: Jerome H. Johnson, VP&TO
TrOpers: Nancy Morris

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.8 Mil
Paul Jennings, Pres&TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233
(Branch of Zapp National Bank of St. Cloud)
John Asfeld, TO
PersTr: Larry R. Leet, TO

Little Falls

FIRST NATIONAL BANK
101 E. Broadway 56345
612/632-5421
(Branch of Zapp National Bank of St. Cloud)
John Asfeld, AsstVP&TO

Marshall

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
P.O. Box 1156 56258
507/537-0266
Mgr&TrInv: Janet Vandendriessche, SrVP
Nb: Karen Steger, TO
Adm: Colette Tubbs, AsstVP
Carol Hruby, AsstVP
Michelle Full, TO
Sandy Culhane, SrTO
Douglas Boyce, TO
Rosemary Heise, TO
Richard Slezak, TO

NORWEST BANK MINNESOTA SOUTHWEST, N.A.
400 W. Main St., P.O. Box 551 56258
Hd: Tom Birath, TO

Melrose

MELROSE STATE BANK
220 E. Kraft Dr. 56352
612/256-4216
(Branch of Zapp National Bank of St. Cloud)
Keith Finstad, TO

Mendota Heights

SECURITY BANK & TRUST CO.
750 S. Plaza Dr. 55120
612/452-9550
(Branch of Glencoe)

Minneapolis

FIRST BANK NATIONAL ASSOCIATION
120 South Sixth St. 55402
612/223-7000
Matthew P. Wagner, SrVP
William C. Kuhlmann, SrVP

FIRST BANK SYSTEM, INC.
120 S. Sixth St. 55402
612/223-7000 Tr$12.9 Bil
Hd,PersTr: John M. Murphy, Pres&Chm
CorpTr,EmplBen,TrOpers,TDP
Matthew P. Wagner, SrVP
TrInv,ComTrF: Michael W. Kellogg, VP
Nb: David F. Bodine, VP

FIRST TRUST, NATIONAL ASSOCIATION
P.O. A55
200 S. Sixth St., First Bank Place 55402
612/223-7000 Tr$10.2 Bil
John M. Murphy, Chm
CorpTr,InstTr: Matthew P. Wagner, SrVP
PersTr: Joth Blodgett, SrVP(St. Paul)
William Kuhlman, SrVP(Mpls.)
NbDev: David Bodine, VP

FIRSTAR TRUST COMPANY OF MINNESOTA
601 Marquette Ave. 55402
612/340-0415 Tr$29 Mil
Hd: Harold M. Johnson, Pres&CEO
PersTr,EmplBen: Kenneth J. Roeh, VP
TrInv: Melvin O. Vogel, VP
Nb: Alan D. Buckner, VP

MARQUETTE BANK MINNEAPOLIS, N.A.
6th & Marquette, P.O. Box 1644 55480
612/341-5788 Tr$600 Mil
Hd,Nb: Bernard B. Smyth, II, GpVP&SrTO
PersTr: David M. Larsen, VP&TO
TrInv,ComTrF: Harvey Peck, VP&TO
EmplBen: Andrew Freeman, VP&TO
TrOpers: Bob Bean, VP&TO

NATIONAL CITY BANK OF MINNEAPOLIS
75 S. 5th St. 55402
612/340-3144 Tr$388 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Linda M. Fifield, AsstVP
CorpTr,Nb: Connie Weinman, VP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, VP
TrOpers: Dewayne A. Hoium, VP

NORWEST BANK MINNEAPOLIS, N.A.
Sixth & Marquette Ave. 55479-0046
612/667-6851 Tr$6.607 Bil
(Branches in Bloomington, Rochester, St. Cloud, St. Paul and Wayzata)
NORWEST INVESTMENTS & TRUST (Personal & Business):
Hd: Jay Kiedrowski, SrVP
PersTr,Nb: Bruce Abbett, VP
TrInv: Steve Gianoli, VP
EmplBen: Adaire Peterson, VP
TrOpers: Carol Warner, VP
ComTr&MutualF: Mary K. Stein, VP
TrMktg: Elisabeth Trach, Dir
NORWEST CAPITAL MANAGEMENT & TRUST (Institutional):
Hd: Rodney Boren, Jr., ExecVP
MasterTr&Cust: D. Damhof, VP
StkTrans,CorpTr: John Geiken, VP
EmplBen: Scott Spiker, VP
InvMgmt: John Caswell, VP
TrOpers: Margaret Flynn, VP
Legal: A. H. Wernz, VP
Mktg: J. S. Slater, VP

UNION BANK AND TRUST COMPANY
312 Central Ave. 55414
612/379-3222 Tr$830 Mil
Hd,CorpTr,TrInv: Joseph Ertman, VP&TO
PersTr: Ralph Jarvis, PersTrO

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$52 Mil
(SubOffices Barnesville & Rothsay, MN)
Hd,PersTr,Nb: John D. Anderson, VP&TO
PersTr,EmplBen,Nb: Jerome Hogness, TO
PersTr,TrInv,Nb: Marjorie K. Aakre, AsstVP&TO
TrOpers: Brenda Koshney
Michele Pfau

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 189 56073
507/354-8215 Tr$85 Mil
Hd: Ronald H. Holm, ExecVP&TO
TrOpers,EmplBen: Stephen W. Uranich, VP
TrOpers: Kerry Ledin-Loe, AsstTO

Pipestone

THE FIRST NATIONAL BANK OF PIPESTONE
P.O. Box 190 56164
507/825-3344 Tr$10 Mil
Hd: Rex C. Keller, VP&SrTO

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$393 Mil
Hd: Bradley K. Rinsem, SrVP
PersTr: Randall Propp, AsstVP
TrInv: Lee Hamilton, VP
EmplBen: David Hartle, AsstVP
TrOpers: Larry Simpson, VP&TO
TrMktg: Dan Caswell, TMO

Rochester

FIRST BANK SOUTHEAST, NatAssn
P.O. Box 4661 55903
507/285-7860 Tr$154 Mil
Hd: James D. Hausman, SrVP&TrDeptMgr
PersTr&Mktg: Douglas A. Wright, AsstVP&TO
PersTr: Denise Kelly, VP&TrExec
PersTr&RetPlans: Joseph E. Borland, TO
TrInv: Adelaide P. Reese, VP&TrInvO
TrOpers: Gary Williams, OpMgr

MARQUETTE BANK ROCHESTER
206 S. Broadway, P.O. Box 4800 55903
507/285-2690 Tr$60 Mil
Hd,TrInv,EmplBen,Nb:
Thomas J. Shea, SrVP&TO
Est,Gdnshp,PersTr,TrOpers:
Mrs. C. A. Bedney, AsstVP&TO

NORWEST BANK-ROCHESTER
21 First St., S.W. 55903-3313
507/285-2822
Timothy Melin, VP

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55903
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
4150 2nd St. S., P.O. Box 986 56302
612/255-7174
Hd: Douglas A. Holzkamp, Pres&CEO
Mgr,Controller: Richard A. DiNello, VP
PersTr: Beverly A. Bownik, AsstVP
Inv: Cynthia Huston, SrTO
EmplBen: Paul D. Stang, AsstVP
Sharon Bartkowitz, TO
Susan Parduhn, TO
Deanna Stoeckel, TO
TrOpers: Naomi Erdmann, AsstVP
Doris M. Harlow, TO
Nb: Bernard L. Jeub, VP
HR: Linda K. Guggenberger, TO

NORWEST BANK, ST. CLOUD
400 S. First St. 56302-2044
612/259-3100
Hd: Jamie R. O'Link, TO

ST. CLOUD NATIONAL BANK & TRUST CO.
300 E. St. Germain St.
P.O. Box 727 56302
612/251-4400 Tr$90 Mil
Hd: Edward C. Wiesner, VP&TO
TrInv,ComTrF,TrOpers: John Busch, TO
Nb: Fred J. Shermock, TO

ZAPP NATIONAL BANK OF ST. CLOUD
1015 St. Germain St. 56301
612/259-8343 Tr$146 Mil
(Trust Branches in Citizens Bank & Trust Co., Hutchinson; First National Bank, Little Falls & Melrose State Bank, Melrose)
Hd,TrInv,Nb: Mark C. Christianson, VP&TO
PersTr: John Asfeld, AsstVP&TO
TrOpers: Arlene Pederson, TOpO
EmplBen: Mary Stein, PenAdm

★ St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$350 Mil
Hd: Jon A. Theobald, SrVP
Nb: Jerome S. Yugend, VP&SrMktgO
PersTr: Robert E. Jenkins, VP&TO
CorpTr: Thomas M. Korsman, VP&CTO
TrInv,ComTrF: William B. Frels, VP&SrInvO
EmplBen: William E. Burmeister, VP&MgrEB
TrOpers: Thomas G. Sletta, VP

MINNESOTA (Cont.)

★ St. Paul (Cont.)

FIRST TRUST, National Association
First Trust Center
180 E. Fifth St., P.O. Box 64367 55101
612/223-7000 Tr$10.2 Bil
Darrell G. Knudson, Chm
Dennis B. Dills, Pres
Robert E. Leech, ExecVP/PersTr
Joseph G. Yadrick, SrVP/InstitTr
Matthew P. Wagner, SrVP/CorpTr
William Wingfield, SrVP/SecProc
Jotham T. Blodgett, VP/Sec,GenCoun
Louise Deeg, VP/HumanResources
David F. Bodine, VP/InstTr/Nb
Thomas T. Dwight, VP/PersTr/Nb
Jerry F. Gudmundson, VP/CorpTr/Nb

FIRSTAR TRUST COMPANY OF MINNESOTA
53 E. Sixth St. 55101
612/227-2630
Hd: Harold M. Johnson, Pres
PersTr,EmplBen: Daniel MacDonald, Jr., VP
TrInv: Melvin O. Vogel, VP
Nb: Daniel L. Altwegg, VP
Patricia A. Hvidston, VP&MgrNb&Mktg

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary Ferris Jensen, AsstVP&TO
John Vetter, AsstVP-Inv
EmplBen: Bonnie S. Dougherty, AsstVP&TO

NORWEST BANK ST. PAUL, N.A.
55 E. 5th St. 55101-2322
612/291-2197
John Wolf, VP

South St. Paul

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Services)
4150 2nd St. S., P.O. Box 986 56302
612/451-0211
Bernard L. Jeub, VP

Stillwater

FIRSTAR TRUST COMPANY OF MINNESOTA
213 E. Chestnut St., P.O. Box 409 55082-0409
612/439-4411 Tr$46 Mil
Hd: Harold M. Johnson, Pres
PersTr: Kathleen L. Holst, TO
EmplBen: Daniel MacDonald, Jr., VP
TrInv: Melvin O. Vogel, VP
Nb: Daniel L. Altwegg, VP

Waconia

SECURITY BANK & TRUST CO.
9 E. Main St. 55387
612/448-7244
(Branch of Glencoe)
Jerome H. Johnson, VP&TO

Wayzata

NORWEST BANK, WAYZATA
900 E. Wayzata Blvd. 55391-2411
612/473-8855
Hd: David Boies, VP

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/457-1150 Tr$52 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, VP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-9218 Tr$80 Mil
Hd,PersTr,Nb: Kenneth Seebold, SrTO
TrInv,TrOpers: Carol Orlowske, TO
EmplBen: Debra K. Marin, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$25 Mil
Hd,PersTr,CorpTr,TrOpers:
William R. Fleming, VP&TO
CorpTr: Debra Magee
EmplBen: Chris Shankle
TrOpers: Linda Bratton

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4.25 Mil
Hd: Paul Townsend, Jr., ChmBd
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb,TDP:
Joan F. Jones, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Box 1416 39533
601/435-8208 Tr$28.6 Mil
(Branch in Gulfport)
M. O. Lawrence III, VP&TO
Lisa Picard, AsstVP

Brandon

TRUSTMARK NATIONAL BANK
106 Government St., P.O. Box 66 39043
601/825-3111
Hd: Virginia Jones, TO

Brookhaven

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones, Pres

Canton

TRUSTMARK NATIONAL BANK
127 W. Peace St. 39046
601/859-7410
(Branch of Jackson)
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: Larry A. Waggoner, VP,Csh&TO

Clarksdale

UNITED SOUTHERN BANK
211 E. Second St., P.O. Box 1059 38614
601/627-8296 Tr$35 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen:
James L. Townsend, Jr., SrVP&TO
TrOpers,TDP: Michele T. Fondren, AsstTO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$16.8 Mil
Hd: T. Michael Kuykendall, LglCoun&TO
EmplBen: Pat Broome, AsstTO
TrOpers: Mary K. Byrd, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$40 Mil
Hd: James D. Ferguson, SrVP&SrTO
PersTr: Elizabeth B. Jolly, VP&TO
EmplBen: Julie Campbell, TO

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39703
601/329-6560 Tr$90 Mil
Hd: Rex D. Poole, SrVP&TO
PersTr,Nb: William F. Gillis, VP&TO
EmplBen: John R. Davis, VP&TO
TrInv: Timothy D. Fyffe, AsstVP&TrInvO
TrOpers: William I. Willis, TO

UNISOUTH BANKING CORPORATION
P.O. Box 431 39703
601/329-7080 Tr$10.5 Mil
Hd: Kathy Read, VP&SrTO
PersTr: Allison F. Youngblood, AsstTO

Greenville

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 818 38701
601/334-7460
(Branch of Jackson)
Hd: Robert R. Clark, VP&TO

SUNBURST BANK
P.O. Box 959 38701
601/378-3902
(Branch of Jackson)
Eleanor Mauldins, VP-Tr

TRUSTMARK NATIONAL BANK
P.O. Box 777 38701
601/378-2666
(Branch of Jackson)
Hd: John E. Ashcraft, Jr., VP&TO
PersTr: Rebecca Outzs, AsstTO
EmplBen: Melissa Hazlewood, AdmO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142
Steve Lary, TO
TrOpers: Donna Kyle, AsstTO

DEPOSIT GUARANTY NATIONAL BANK
820 W. Park Ave. 38930
601/459-2118
(Branch of Jackson)
Hd: F. R. Morgan, III, VP,TO&FM

TRUSTMARK NATIONAL BANK
P.O. Box 945 38930
601/455-1531
(Branch of Jackson)
Hd: Mrs. Rita A. Daves, TO

Grenada

SUNBURST BANK
108 S. Main 38901
601/226-3141
(Branch of Jackson)
Mary J. Turner, VP-Tr
Wanda Madison, TO

Gulfport

HANCOCK BANK
P.O. Box 4019 39501
601/868-4400 Tr$293 Mil
Hd,PersTr: Milton B. Weems, VP&TO
ComTrF,EmplBen: Charles Eastland, VP&TO
PersTr: Linda C. Lott, AsstTO
Catherine Woods, TO
CorpTr: Mrs. Nancy Morse, VP&TO
Karen B. Thigpen, AdmAsst
TrInv: Jim Cummings, VP&IO
Perian Kite, AsstIO
ComTrF: Mary Lou Meyerchick, AdmAsst
EmplBen: Judy Galloway, AsstTO
Charles Eastland
TrOpers: Happy McDonald, AsstTO
Nb: Charles Gibbons, VP&BDO

THE PEOPLES BANK
1201 25th Ave. 39501
601/867-2271
(Branch of Biloxi)

Hattiesburg

BANK OF MISSISSIPPI
P.O. Drawer 1231 39401
PersTr,Nb: Barbara Kelly, VP&TO
EmplBen: Richard O'Neal, AsstTO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/545-4328
(Branch of Jackson)
Hd: H. Cal Callen, VP&RegTO
Mary Humphries, TO

TRUSTMARK NATIONAL BANK
P.O. Box 1071 39401
601/544-8100
(Branch of Jackson)
EmplBen: Joey Hurston, TO
PersTr: Paul Laughlin, TO

Hazlehurst

COPIAH BANK, N.A.
P.O. Box 31 39083
601/894-2831
Hd,PersTr: Mrs. June L. Thorne, SrVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

★ Jackson

BANK OF MISSISSIPPI
P.O. Box 1605 39205
601/944-1577 Tr$365 Mil
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Lynda Mantooth, AsstTO
CorpTr,TrOpers,TDP: Nita Shelton, VP
CorpTr: Brian King
TrInv: Hamp Jones, VP
ComTrF,EmplBen,Nb: John Baronich, VP

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8565
(Branches in Greenville, Greenwood, Hattiesburg, Meridian & Tupelo)
Hd: W. Murray Pate, ExecVP
Nb: William G. McDermott, SrVP&SrTrExec
IndivTrSvcs: William H. Mounger, Jr., SrVP&TO
PersTr: Thomas L. Thompson, VP&TO
TrInv: Gerald L. White, SrVP&TrInvO
TrOpers: E. Harold Winborne, SrVP
InstitCorpTrSvcs: Pete J. Cajoleas, TO
Fds,Ends,Agcy: Lorraine Bleakney, TrInvO
EmplBen: James M. Purdie, VP&TO
RE: C. Michael Womack, SrVP&TO
Jeffery Hall, AsstTO&StaffForester

SUNBURST BANK
P.O. Box 23053 39225
601/969-6175 Tr$221 Mil
(Branches in Greenville & Grenada)
Hd: Larry Cantrell, SrVP-Tr
PersTr,CorpTr: Suzanne Stephens, VP-Tr
TrInv,ComTrF: Stacey Wall, TrInvO
EmplBen: Marie Lewis, AsstTO
Kay Moseley, AsstTO
TrOpers: Melba Searcy, TO-Opers
Nb: Bobby Quarles, VP-Mktg

TRUSTMARK NATIONAL BANK
248 E. Capitol St. 39201
601/354-5182
(Branches in Canton, Greenville, Greenwood, Hattiesburg, Laurel & Meridian)
Hd: Michael L. Allen, SrVP&SrTO
Est,PersTr: Joe Dick, VP&TO
CorpTr: Zenora Williams, VP&TO
TrInv: Pat Farnsley, VP
TrOpers: Bob Passaro, VP
EmplBen: William H. Wardlaw, SrVP&TO
Nb: Michael P. Cottingham, VP&TO

Kosciusko

MERCHANTS AND FARMERS BANK
P.O. Box 520 39090
601/289-5121 Tr$9.5 Mil
Robert K. Autry, Jr., VP&TO
Judy Davis, TO

Laurel

TRUSTMARK NATIONAL BANK
P.O. Box 168 39440
601/649-9500
(Branch of Jackson)
Charles Windham, VP&TO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 642 39095
601/834-2311
Hd: Holt Smith, ExecVP&TO

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr$1 Mil
Hd: J. B. Blanset

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$44 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

DEPOSIT GUARANTY NATIONAL BANK
406 2nd Ave. 39301
601/485-0773
(Branch of Jackson)
Hd: Larry B. Watson, VP&TO
Sherry Turbyfill, TO

TRUSTMARK NATIONAL BANK
P.O. Box 5578 39302-5778
601/693-9744
(Branch of Jackson)
Lee Meyer, ExecVP&TO

Natchez

BRITTON & KOONTZ FIRST NATIONAL BANK
500 Main St., P.O. Box 1407 39121
Cindy M. Gwin, TO

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39568
601/762-3311
Frances M. Gautier, VP&Csh

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: Jean S. Fulton, VP&TO

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$5.2 Mil
Hd: Bobby P. Martin, Chm&Pres
TrOpers: Kyle Smith, AsstTOpO

Sardis

BANK OF SARDIS
201 S. Main St. 38666
601/487-1661 Tr/o$2.5 Mil
Hd,TrInv: C. H. West, Chm
PersTr,CorpTr,ComTrF,TrOpers,Nb,TDP:
Charles M. Gordon, VP&TO

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/680-2395
PersTr: Laura Young, AsstVP&TO
Sherry Hill, AsstTO
EmplBen: Don Barnes, VP&TO
Bill Malone, TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 290 38801
601/841-5204
(Branch of Jackson)
James E. Page, VP&TO
Ann Ross, TO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/680-1211 Tr$110 Mil
Hd: E. Robinson McGraw, SrVP&SrTO
PersTr,CorpTr: Don Carter, VP&TO
EmplBen,TrOpers: Charles Johnston, VP&TO

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/631-3224
Hd: Joe Schmitt, VP&SrTO
Randy Shell, TO

MERCHANTS NATIONAL BANK
P.O. Box 871 39181-0871
601/636-3752 Tr$32.3 Mil
Hd: J. E. Sullender, ExecVP&TO
TrOpers: Tommie H. Warnock
Armand Guizerix, III, AsstVP&TO

West Point

FIRST NATIONAL BANK
P.O. Box 837 39773
601/494-1411 Tr/o$1 Mil
Mark G. Hazard, III, Pres&TO

MISSOURI

Branson

LANDMARK BANK OF BRANSON
P.O. Box 70 65616
417/334-2191 Tr$2.9 Mil
Hd: David S. Eblen, Pres&TO

OZARK MOUNTAIN BANK
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, VP&TO

Cape Girardeau

BOATMEN'S BANK
P.O. Box 220 63701
314/334-7111 Tr$11 Mil
Hd: Terry Tuschhoff, VP&TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Larry Freeman, CEO
Keith Long, TO

Carthage

BOATMEN'S BANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$56.9 Mil
Hd: Linda Hodge, TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135
(Services Provided by United Missouri Bank N.A.)
John Q. Phelps, VP
Mrs. Jo Ann W. Farris, AdmAsst

Caruthersville

FIRST STATE BANK AND TRUST COMPANY
100 W. Third St., P.O. Box 18 63830
314/333-1700 Tr$6 Mil
Hd: Robert E. Morgan, ExecVP&TO
TrInv: Duane S. Michie, Pres&AsstTO

Centralia

AMERICAN BANK OF BOONE COUNTY
100 S. Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Roy E. Hulen, ExecVP
Sue Ward, AsstVP

Chesterfield

FIRST BANK
383 Lamp & Lantern Village 63017
314/394-3636 Tr$50 Mil
Hd,TrInv,EmplBen,Nb,PersTr,ComTrF:
Donald J. Fitzgerald, VP&SrTO
PersTr,EmplBen,TrOpers,TDP:
Mary Schmidt, VP&AsstTO

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St., P.O. Box 50 64601
816/646-5500 Tr$40 Mil
Hd: William E. Welch, ChmBd&TO
Ed Douglas, Pres&TO

Clayton

BOATMEN'S TRUST COMPANY-CLAYTON
7800 Forsyth Blvd. 63105
314/889-7200
PersTr: Paul A. Zeman, VP
PersTr,Nb: Donna Schumell, SrTO
PersTrInv: Russell W. Murphy, SrVP

THE GUARANTY TRUST CO. OF MISSOURI
7701 Forsyth Blvd. 63105
314/725-9055 Tr$258 Mil
Hd: James A. Finch, III, Pres
William R. Diepenbrock, SrVP&COO
PersTr: Joe R. Morris, SrVP
TrInv: D. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOpers: J. Burch, VP
Nb: Jack Dempsey, TO

MAGNA BANK
10 S. Brentwood 63105
314/889-1690
(Branch of Fairview Heights, IL)
EmplBen: Thomas J. Neuner, VP
TrInv: Allen A. Roche, SrVP
TrAdm: Patricia E. Fitzgerald, VP

Columbia

AMERICAN BANK OF BOONE COUNTY
1408 Forum Blvd., P.O. Box 7033 65205
314/682-2143
Hd: Roy E. Hulen, ExecVP
Sue Ward, AsstVP

BOATMEN'S BANK OF COLUMBIA
800 Cherry St. 65201
314/876-6000 Tr$14 Mil
Hd: B. W. "Perk" Hoecker, Pres&SrTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Larry McCoig, ExecVP&TO

BOONE COUNTY NATIONAL BANK
P.O. Box 577 65205
314/874-8490 Tr$161 Mil
Hd: Robert L. Roper, Jr., ExecVP&TO
PersTr: Jennifer Gray, TO
PersTr,Prob: Francie Parker, AsstVP&TO
PersTr,TrInv,CorpTr: A. Ben Galloway, VP&TO
PersTr,EmplBen: Don Smith, VP&TO
TrOpers: Susan Meinert, TOpO
Nb: Ralph Rapp, NBO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$29 Mil
Hd: Nedra Moreau, AsstVP&TO

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L. W. Jacobs, III, VP&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-3322 Tr$9 Mil
Hd: John C. Harris, Chm&TO

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Pammy Brown, TO

HANNIBAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr$12.5 Mil
Hd: Arnie Willms, ExecVP&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Independence

STANDARD STATE BANK & TRUST
10801 E. 23rd St. 64052
816/836-0525 Tr$15.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Kevin R. Ingram, VP&TO
TrOpers: Donna J. Harris, TOpAsst

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St., P.O. Box 250 63755
314/243-3557 Tr$12.5 Mil
Hd: Karen A. Grebing, VP&TO

★ Jefferson City

CENTRAL BANK
P.O. Box 779 65102
314/634-1224 Tr$150 Mil
(Branch in Empire Bank, Springfield)
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,Nb:
Karen L. Pletz, SrVP&TO
TrOpers,EmplBen,Nb: Michael W. Prenger, VP&TO
PersTr,CorpTr,TrInv: Robert J. Swift, VP&TO
Amparo Thomas, TO
Matt Tolksdorf, VP&TrInvO

EXCHANGE NATIONAL BANK
132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoeffer Jr., VP&TO
TrOpers: Robert Crede, AsstTO

Joplin

FIRST STATE BANK
P.O. Box 1373 64802
417/623-8860 Tr/u$1 Mil
Hd,PersTr,CorpTr: Alden Buerge, Pres&TO

MERCANTILE BANK OF JOPLIN, N.A.
4th & Main Sts. 64801
417/624-1234 Tr$300 Mil
Hd,Nb: Duane D. Lawellin, ChmBd&ExecTO
PersTr,Prob: Richard Spong, SrVP&TO
PersTr,RE,EmplBen,CorpTr: Douglas Hauser, VP&TO
TrInv: Tom Atteberry, 2ndVP&TrInvO
CorpTr: Lee W. Johnson, 2ndVP&TO
PersTr,TxAdmin: Cecil H. Hull, 2ndVP
TrOpers: Twila Dickerson, 2ndVP&TO

Kansas City

AMERICAN BANK
One W. Armour Blvd. 64111
816/931-1700
Thad Carver, SrVP&TO
Jerry Harrison, VP
LaVerna Norton, AsstVP

BLUE RIDGE BANK & TRUST CO.
4240 Blue Ridge Blvd. 64133
816/358-5000 Tr$93 Mil
Hd: James A. Morris, ExecVP&TO

BOATMEN'S FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 419038 64183
816/691-7400 Tr$5.7 Bil
Hd: John A. Ovel, ExecVP
PersTr: Leland R. Casady, SrVP
John T. Archer, SrVP
Charit: David P. Ross, SrVP
TrInv: Dwayne K. White, SrVP
TrOpers: Gary G. Stewart, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
Nb: James L. Cole, SrVP

BOATMEN'S TRUST COMPANY OF KANSAS CITY
P.O. Box 419038 64183
816/691-5555 Tr$1.7 Bil
Hd: John A. Ovel, Pres&CEO
EmplBen: Stephen T. Faries, SrVP
Adm,Opers: Nancy B. Graham, VP
TrInv: John E. Philblad, VP
Nb: Charles Goldsmith, AsstVP
CorpTr: James P. Colgan, VP&AsstSec

COMMERCE BANK OF KANSAS CITY,N.A.
P.O. Box 248 64141
816/234-2551 Tr$1.1 Bil
Hd: John R. Owen, ExecVP
George T. Reichman, SrVP
CorpTr: Bill Ekey, VP
TrInv: Tom Weiford, SrVP
TrOpers: Marc J. Andreoli, SrVP
Tx: Dan Lang, VP
EmplBen: Mike Marlow, VP
Nb: Craig W. Huntley, VP
RE: Ronald E. Snyder, VP
PersTr: Thomas A. Wallingford, VP

COUNTRY CLUB BANK
414 Nichols Rd 64112
816/751-1484 Tr$85 Mil
Hd: Michael A. Donnici, VP&TO
PersTr: Virginia A. Glick, VP&TO
TrOpers: Evelyn Richards, TrOpMgr
TDP: Beverly Shaw, DPAdm

MARK TWAIN KANSAS CITY BANK
4901 Main St., P.O. Box 30145 64112
816/756-1300 Tr$80 Mil
Hd,Nb: William E. Lupton, Pres
PersTr,Prob: Melanie G. Alm, VP
CorpTr,EmplBen: Jonathan L. Anderson, VP
Cust: Kimberly Black
TrOpers,TDP: Loretta Greene

MERCANTILE BANK OF KANSAS CITY
1101 Walnut St. 64106
816/871-2176 Tr$260 Mil
Hd: James T. Crawford, II, SrVP
CorpTr,EmplBen: Rex N. Shewmake, Jr., VP
PersTr: Dennis J. Hudson, VP
TrInvMgr: James H. Slocomb, VP
TrOpers: Mark C. Corcoran, TOpO
Nb: Gregg H. Thomas, VP

THE MERCHANTS BANK
1125 Grand Ave. 64106
816/889-1700 Tr$600 Mil
Hd: Stephen W. Crider, ExecVP&ExecTO
PersTr: Jean W. Mallon, FVP&SrPersTO
CorpTr: Tim Hattey, FVP&SrCTO
CorpTrOpers: Kathy Diehl, SecTranMgr
TrInv: W. Patrick Sterner, ExecVP
EmplBen: Mark A. Reuter, VP&SrEBTO
TrOpers: Lawrence J. Cipolla, SrVP&TOpO
TrSecurMgr: Christie Morris
TrAcctMgr: Dee Ann Eagan

UNITED MISSOURI BANK, N.A.
P.O. Box 419226 64141-6226
816/860-7713 Tr$5.765 Bil
(Branch in New York, NY)
Hd: Edward J. McShane, Jr., ExecVP&SrTO
PersTr: David L. Roberts, ExecVP
TrInv: Stuart L. Murdock, ExecVP
CorpTr,TrOpers: E. Frank Ware, ExecVP
ComTrF: Dorothy Boehr, SrVP
EmplBen: Robert E. Reiter, ExecVP
Nb: Terry E. Crow, VP
TDP: David Swan, SrVP

Kennett

BOATMEN'S BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Larry Swindall, Pres

KENNETT NATIONAL BANK
P.O Box 589 63857
314/888-9055 Tr/u$1 Mil
Hd,EmplBen,TDP: Reggie Cunningham, ExecVP

Lee's Summit

BOATMEN'S FIRST NATIONAL BANK OF KANSAS CITY
Lee's Summit Banking Center
1801 N. W. Chipman Rd 64081
816/691-4158 Tr$36.5 Mil
PersTr,Prob: Joyce A. Windes, TO

Lexington

BOATMEN'S BANK OF LEXINGTON
P.O. Box 428 64067
816/259-4661
Hd: Ron Hawley, Pres

Marshall

BOATMEN'S BANK OF MARSHALL
102 E. Arrow St., P.O. Box 10 65340
816/886-9656 Tr$3 Mil
Hd: Curtis D. Ritterling, Pres,CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

WOOD & HUSTON BANK
27 E. North St., P.O. Box 40 65340-0040
816/886-6825 Tr$6.8 Mil
Hd: John P. Huston, VChm&TO

Moberly

CITY BANK & TRUST CO.
P.O. Box 160 65270
816/263-1234 Tr$7 Mil
Hd: Marsha McCann, TO

Neosho

BANK OF NEOSHO
P.O. Box 400 64850
417/451-1040 Tr$18 Mil
Hd: Rudolph Farber, Chm&TO
Hd,PersTr,CorpTr: Jack Brown, VP&TO
PersTr: Thomas Higdon, TO

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 Tr$10 Mil
Hd: LaVerne Bobbett, TO

Osceola

ST. CLAIR COUNTY STATE BANK
P.O. Box 349 64776
417/646-8128
Hd: Kirk Sibley, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG/EDGERTON
P.O. Box E 64477
816/539-2131 Tr/o$1 Mil
Alan L. Hall, Pres&TO

Poplar Bluff

MERCANTILE BANK OF POPLAR BLUFF
P.O. Box 700 63901
314/785-4671 Tr$8 Mil
James C. Moser, Pres
Hd: William B. Gresham, III
Debbie Adams, AdmAsst

Rock Port

CITIZENS BANK & TRUST
101 N. Main St. 64482
816/744-5333
Hd: Jerry Moore, TO
Evelyn Perry, AsstTO

St. Joseph

AMERICAN NATIONAL BANK
5th & Francis Sts. 64502
816/233-2000 Tr$350 Mil
Hd: James R. Bocell, VChmBd
Nb: Bob Thedinger, SrVP&TO
PersTr: William P. Mytton, VP&TO
TrInv: Sharon Evers, SrVP&TO
EmplBen: Joseph A. Burkart, II, VP&TO
TrOpers: Shane McDonald, VP&TO
Neil Faucett, AsstVP&FM

COMMERCE BANK OF ST. JOSEPH, N.A.
Felix & 4th Sts. 64501
816/364-3131 Tr$160 Mil
Hd,Nb: E. Pat Speiser, ExecVP&SrTO
PersTr&Tax: Nancy Burnett, TO
TrInv: Rick Guttman, VP&TO
PersTr&Compliance: Julie Walker, TO
EmplBen: Carolyn Shanks, TO

THE TRUST COMPANY OF ST. JOSEPH
3110 Karnes, Ste. 100, P.O. Box 846 64502
816/233-4996 Tr$66 Mil
Hd: Lyman L. Frick, Jr., Pres
PersTr: Constance J. Smith, VP
CorpTr: Ramona S. Steele, TO
TrInv: Robert S. Siemens, VP
EmplBen: Dan Danford, VP
TrOpers: Pamela S. Meeks, OpersO

St. Louis

AMERICAN BANK OF ST. LOUIS
1731 Broadway 63104
314/421-3200
Hd: David Koppelmann

AMERICORP SECURITIES SERVICES, INC.
One Mercantile Center
7th and Washington Sts., Ste. 2120 63101
314/241-4002
(Affiliate of Ameritrust Company, Cleveland, OH)
Hd: William T. Renz, Pres
Donald Sprenger, VP
Paul Boulch, VP/Mgr

BOATMEN'S TRUST COMPANY

BOATMEN'S TRUST COMPANY
P.O. Box 14737 63178
314/466-6000 Tr$26 Bil
Hd: John Peters MacCarthy, ChmBd&CEO
PersTr: Martin E. Galt, III, ExecVP
CorpTr: Robert McK. Jones, ExecVP
TrInv,ComTrF: Thomas S. Darnall, Jr., SrVP
EmplBen: Rollin C. Woltjen, ExecVP
TrOpers: Darrell E. Werner, SrVP
Nb: William F. Ottinger, SrVP-PersTr
Richard W. Hibbs, SrVP-Pen
John W. Eggerding, VP

MISSOURI (Cont.)

St. Louis (Cont.)

BOATMEN'S TRUST COMPANY
100 N. Broadway 63102
314/231-9300 Tr$26 Bil
Hd: John Peters MacCarthy, CEO
Reuben M. Morriss, III, Pres
PersTr: Martin E. Galt, III, ExecVP
PersTrNb: William F. Ottinger, SrVP
TrInv(Eqty): Thomas S. Darnell, II, SrVP
TrInv(FI): Robert J. Franklin, SrVP
TrOpers: Larry L. Janson, SrVP
EmplBen: Rollin C. Woltjen, ExecVP
Nb: Richard W. Hibbs, SrVP
CorpTr: Robert McK. Jones, ExecVP
TDP: Darrell E. Werner, SrVP

BREMEN BANK & TRUST CO.
3529 N. Broadway 63147
314/231-6015 Tr$23 Mil
Sylvia M. Franklin, TO

Commerce Bank
Member FDIC

COMMERCE BANK OF ST. LOUIS N.A.
8000 Forsyth Blvd., P.O. Box 11356 63105
314/746-7329 Tr$995 Mil
Hd: Peter F. Mackie, ExecVP
TrCoun: Thomas K. Edelmann, VP
PersTr: Roger C. Krasnicki, SrVP
CorpTr,EmplBen: H. Esserman, Jr., SrVP
TrInv: Gary D. Campbell, SrVP
ComTrF: Paul H. Garrison, AsstVP
TrOpers,TDP: Laurie A. Hayek, AsstVP
Nb,PersTr: Sonja L. Nelson, VP/Mgr
EmplBen,Nb: Robert J. Kalinich, SrVP
Plng&Dev: Dee A. Joyner, SrVP

LANDMARK TRUST COMPANY
10 S. Brentwood 63105
314/889-1690
Patricia E. Fitzgerald, VP
Brian J. Kabbes, CTO

LINDELL BANK & TRUST CO.
P.O. Box 211 63166-0211
314/645-7700 Tr$10 Mil
Melvin Leon Hall, Chm

MERCANTILE BANK, NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$8.2 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, SrVP
IndSvcs: Ronald A. Stahl, SrVP
InvSubsd: John H. Blixen, II, Pres
CorpTr: Margaret E. Allan, VP
TrOpers: Morriss L. Bond, SrVP
TDP: George L. Dixon, SrVP
Nb: Gregg Muenster

PIONEER BANK & TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$18 Mil
Hd: James J. Seeley, III, VP&TO
Paula Wilson, TrAdm

SOUTHSIDE NATIONAL BANK ST. LOUIS
3606 Gravois Ave. 63116
314/776-7000 Tr$120 Mil
Hd: Cort L. Bick, SrVP&TO
PersTr: Barbara Gliedt, AsstVP
CorpTr: Gina Snow
TrProb: D. Sue Doering, AsstTO
EmplBen: James A. DeGuire, CPC
TrOpers: Cheryl Moody, AsstVP
Nb: Steven L. Ray, AsstVP

UNITED MISSOURI BANK OF ST. LOUIS, N.A.
6 S. Broadway 63102
314/621-1000
(Services provided by United Missouri Bank, N.A.)
Richard E. Markow, SrVP&TO
Janice Matthews, VP&TO
Jeffrey C. Slater, VP&TO

St. Louis County

GUARANTY TRUST COMPANY OF MISSOURI
7701 Forsyth, Ste. 1200 63105
314/725-9055 Tr$258 Mil
Hd: Jas. A. Finch, III, Pres&CEO
William R. Diepenbrock, ExecVP&COO
PersTr: Joe R. Morris, SrVP
TrInv: D. N. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOpers: Janet M. Burch, VP
Nb: Jack Dempsey, TO

MARK TWAIN NATIONAL BANK
Trust Division
8820 Ladue Rd. 63124
314/889-0715 Tr/o$600 Mil
Hd: Stanley D. Miller, Pres
Robert W. Wolters, Chm
Nb: Michele Kopolow, SrVP
PersTr: Donna Botkin, VP
EmplBen: Joseph Delleville, VP
TrOpers: Kathy A. Quann, VP
TrMktg: Michael Weisbrod, VP
PersTrInv: Larry Kaestner
CorpTr: Victor Zarrilli, VP
TrInv: Carl Enloe, SrVP

Sedalia

MERCANTILE BANK OF SEDALIA
P.O. Box 1147 65302-1147
816/827-3311 Tr$1 Mil
Hd: Thomas B. Fitzsimmons, Pres

Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
314/471-1200 Tr$1 Mil
Hd,PersTr,TrOpers: Mona L. McReynolds, TO
CorpTr,TrInv,ComTrF,EmplBen,Nb,TDP:
Richard Adams, AsstTO

Springfield

THE BOATMEN'S NATIONAL BANK OF SPRINGFIELD
P.O. Box 1157 65801-1157
417/836-6200 Tr$441.570 Mil
Hd: Patrick Fish, VP
PersTr: Jim Brock, TO
Rodger Gadd, TO
TrInv: Charles G. Watts, TO
EmplBen: Fred Cosgrove, TO
TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO

COMMERCE BANK OF SPRINGFIELD, N.A.
1736 E. Sunshine, #100 65804
417/886-7095 Tr$120 Mil
Hd,TrInv: Terry L. Henry, SrVP
J. Sam Williams, III, ExecVP
PersTr: Jill Reynolds, TO
Prob: Michael DeArmon, TO
EmplBen: John K. Adair, VP

EMPIRE BANK
P.O. Box 3397 GS 65808
417/881-3100
(Branch of Central Bank, Jefferson City)
Hd: Bill Reser, SrVP-Mktg
PersTr,CorpTr,TrInv: Rick Imhoff, TO

GREAT SOUTHERN & LOAN BANKING
1451 E. Battlefield 65804
417/887-4400
Hd: Connie Montgomery, TO
William V. Turner, Pres&TO
Don M. Gibson, ExecVP&TO
M. Brent Hendrix, Legal&TO

MERCANTILE BANK OF SPRINGFIELD
1615 S. Glenstone, P.O. Box 3357 65808
417/888-2200 Tr$210 Mil
Hd: Richard L. Brodbeck, SrVP&SrTO
PersTr: James B. Johnson, VP&TO
TrInv: Ken Homan, TrInvO
TrOpers: Sue Struble
EmplBen: David Greenwood, TO
Nb: Michael Chase, TO

SPRINGFIELD TRUST CO.
2103 E. Sunshine 65804
417/883-3838 Tr$39 Mil
Hd: Sharon K. Thompson, Pres&TO
PersTr: Thomas D. Peeples, VP&TO
TrInv,Nb: John R. Courtney, VP&TO
EmplBen: B. Edwin Bloomfield, VP&TO
TrOpers: Tammy Crane, TO

Trenton

TRENTON TRUST CO.
816 Main St. 64683
816/359-2232 Tr$4 Mil
Hd,PersTr,CorpTr,TrInv:
George Constant, SrVP&TO
Lois Hann, VP&TO
TrOpers: Phyllis Robinson, AsstTO

Warrensburg

CITIZENS JACKSON COUNTY BANK
615 N. Maguire 64093
816/747-7141
John H. Loyd, TO

Washington

FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741 Tr$3.2 Mil
Hd: Mary K. Sprick, TO

MONTANA

Billings

FIRST INTERSTATE BANK OF BILLINGS, N.A.
First Interstate Center, 401 N. 31st St
P.O. Box 30918 59116
406/255-5230 Tr$84 Mil
Hd,Nb: David L. Haft, VP&TO
PersTr: Brent L. Lindsey, AsstVP&TO
Prob,PersTr: Penny Hale, AsstVP&TO
TrInv: Richard Crowder, AsstVP
EmplBen: Alan H. Staszcuk, AsstVP&TO
TrOpers: Janet A. Isfeld, TOpO

FIRST TRUST COMPANY OF MONTANA, N.A.
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$360 Mil
(Trust Division Offices in Bozeman, Great Falls, Helena & Missoula)
David L. Servies, Pres&CEO
Helen M. Hancock, VP
Fred Springsteen, VP&Mgr
Deborah Kuykendall, VP
CorpTr: Charles A. Wendtland, VP
TrInv: Stephen L. Fenter, VP
EmplBen: Joanne Kennedy, EBO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
Corporate Office
Norwest Bank Bldg., P.O. Box 30058 59117
406/248-7344 Tr$627 Mil
(Branches in Great Falls & Helena)
Howard E. Vralsted,
Pres,CEO&BillingsOffMgr
M. A. Mathews, Jr., ExecVP
Billings Office:
Richard F. Rigler, VP
Alan R. Fangsrud, AsstVP
Gerri M. Rowe, AsstTO
Pam R. Ness, AsstVP
Paulette Baston, TO

Bozeman

FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59771-0910
406/587-0641 Tr$1.7 Mil
Hd: Jim Drummond, Pres
PersTr,CorpTr: Ronald R. Farmer, AsstTO

FIRST TRUST COMPANY OF MONTANA, N.A.
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/585-5213
(Branch of Billings)
Hd: John R. Corwin, TrExec

Great Falls

FIRST INTERSTATE BANK OF MONTANA
425 First Ave. N., P.O. Box 5010 59403
406/454-6222 Tr$17 Mil
Hd: Carol B. Kern, AsstVP&TO

FIRST TRUST COMPANY OF MONTANA, N.A.
(First Bank System, Inc.)
300 Central, P.O. Box 5000 59403
406/455-1071
(Branch of Billings)
Hd: Thomas G. McCleary, VP
Bonnie Heikens, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
21 Third St. N., P.O. Box 5011 59403
406/761-0200
(Branch of Billings)
Mgr: Thomas H. Ellis, SrVP
Robert K. Doerk, Jr., VP
Brett Weber, TO

TRUST CORPORATION OF MONTANA
P.O. Box 2309 59403
406/791-7320 Tr$228 Mil
Hd: Robert B. Bragg, Pres
PersTr: Larry LeMaster, VP&TO
Marilyn Maxness, TO
CorpTr: Dina Davis, CTA
EmplBen: John Bebee, AsstVP&TO
Nb: Donald L. Knutson, VP&TO

★ Helena

FIRST TRUST COMPANY OF MONTANA, N.A.
(First Bank System, Inc.)
P.O. Box 1678 59624
406/443-6161
(Branch of Billings)
Hd: N. Patrick Butler, VP
Becky Powell, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
350 N. Last Chance Gulch 59601
406/447-2050
(Branch of Billings)
Mgr: M. A. Mathews, Jr., ExecVP
David L. Roberts, SrVP
Gregory A. Hughes, VP
Elizabeth Faye Logan, AsstTO
Gary J. Dunn, AsstVP
Joan Morello, TO
Gregory E. Olson, AsstVP
Joseph B. Robinson, AsstVP
Martin J. Lewis, TO

Kalispell

FIRST INTERSTATE BANK OF MONTANA
2 Main St., P.O. Box 209 59901
406/756-5212 Tr$60 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb: Keith Radabah, VP&TO
TrOpers,TDP: Loretta O'Boyle

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St., P.O. Box 250 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST INTERSTATE BANK OF MISSOULA, N.A.
P.O. Box 4667 59806-4667
406/721-4200 Tr$30 Mil
Hd: Susan K. O'Neil, VP&TO

FIRST TRUST COMPANY OF MONTANA, N.A.
(First Bank System, Inc.)
P.O. Box 7969 59807
406/523-2377
(Branch of Billings)
Hd: Steven Polhemus, VP

Polson

THE SECURITY STATE BANK
P.O. Box 1291 59860
406/883-5363 Tr$8.4 Mil
Hd: W. G. Gregg, VP
TDP: A. E. Robinson, AsstTO

Shelby

BANK OF MONTANA-SHELBY
P.O. Box M 59474
406/434-5528 Tr/u$1 Mil

NEBRASKA

Alliance

THE ABBOTT BANK
P.O. Drawer A 69301
308/762-4400 Tr$20.9 Mil
Hd: R. S. Uhrig, SrTO
PersTr,CorpTr,TrInv: W. A. Sieler, TO
EmplBen,Nb: S. A. Krause, AsstTO
TDP: S. Franklin

ALLLIANCE NATIONAL BANK & TRUST CO.
124 W. Third St., P.O. Drawer E 69301
308/762-2300
John S. McGhehey
Eva Knight, AsstTO

Aurora

THE FARMERS STATE BANK & TRUST CO.
1234 L St. 68818
402/694-2111 Tr$3 Mil
Hd: Tom Darbro, SrVP&TO

FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136 Tr$14 Mil
Hd,PersTr,Nb: James E. Koepke, Pres
EmplBen: David Laterla, VP
Audrey Vaught, AsstTO

Beatrice

THE BEATRICE NATIONAL BANK
523 Court St., P.O. Box 100 68310
402/228-3333 Tr$11 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb: June M. Seitz
TrOpers,TDP: Sharon Arthur

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St., P.O. Box 338 68310
402/223-4041 Tr$6 Mil
Hd: Harold R. Deitemeyer, CEO&ChmBd
John B. Dando, Pres
Don Johnsen, VP&TO
Verdella Vetrovsky, Csh&TO

Bellevue

BANK OF BELLEVUE
100 American Plaza 68005
402/291-1400 Tr$13.5 Mil
Hd: Charlie Vaughn

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466 Tr/o$1 Mil
Jo Woodward, Csh

Columbus

COLUMBUS BANK AND TRUST CO.
2501 13th St., P.O. Box 98 68602-0098
402/564-1234
Hd: Robert C. Labenz, Pres&TO
Christine M. Schumacher, AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-6659
Hd: David L. Duren, VP&SrTO
John Scott, TO
Elizabeth Haskins, TO

OAKTREE TRUST COMPANY
3304 16th St., P.O. Box 497 68602-0497
402/563-1504 Tr$35 Mil
Hd: Wayne E. Grachek, Sr.
TrOpers: Joan Anderson
TDP: Paula Siffring

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000 Tr$4.5 Mil
Hd: Blaine Spanjer, TO

FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515 Tr/u$1 Mil
Hd: Edward J. Boos, Pres

Elkhorn

BANK OF ELKHORN
P.O. Box 469 68022
402/289-2551 Tr$2.2 Mil
Hd: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.
P.O. Box 248 68355
402/245-2486 Tr$3.4 Mil
Hd,TrInv,Nb: John H. Morehead, Pres
PersTr,TrOpers: K. Voegele, VP

Fremont

FIRSTIER BANK/FREMONT
P.O. Box 229 68025
402/727-1100
(Branch of Omaha)
Hd: Jeffrey S. Flores, AsstVP

FREMONT NATIONAL BANK & TRUST
152 E. 6th St., P.O. Box 169 68025
402/721-1050 Tr$145.6 Mil
Hd: Joseph E. Twidwell, SrVP&TO
PersTr,Est: Thomas G. Kelly, VP&TO
TrOpers,TDP: Jolene Kasper, AsstTO

NEBRASKA (Cont.)

Geneva

GENEVA STATE BANK
9th & G. Sts., P.O. Box 313 68361
402/759-3114 Tr$17 Mil
Hd,TrInv: Hugh F. Wilkins, ChmBd&TO
PersTr,EmplBen,TrOpers,Nb,TDP
Evelyn M. Volkmer, TO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave., P.O. Box 81 69138
308/537-7181 Tr$4.6 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Duane Oliver, VP

Grand Island

FIRSTIER BANK GRAND ISLAND
P.O. Box 2006 68802
308/382-3100
(Branch of Omaha)
Hd: Richard K. Rabe, AsstVP

FIVE POINTS BANK
2015 N. Broadwell Ave. 68801
308/384-5350 Tr$10.9 Mil
Hd: William W. Marshall, III

NORWEST BANK, GRAND ISLAND
202 W. Third St. 68801
308/382-7222
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Ronald L. Adams, VP&Adm
Robert Dwyer, VP&FM
EmplBen: Greg Anderson, AsstVP

OVERLAND NATIONAL BANK
P.O. Box 1688 68802
308/382-4800 Tr$30 Mil
Hd: Mary Kay Tuma, VP&TO
TrOpers: Kathy Celmer, AdmAsst

Hastings

NORWEST BANK HASTINGS
747 N. Burlington 68901
402/463-3817
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Bruce Sandahl, TO

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311 Tr$3.4 Mil
Admin: Melba J. Cook, VP,Csh&TO

Imperial

ADAMS BANK & TRUST
545 Broadway 69033
308/882-4286 Tr$1.5 Mil
Hd: Douglas King, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68848
308/234-1818 Tr$22 Mil
DivHd: Alan M. Oldfather, ChmBd&TO
Laurence L. Jepson, Pres&TO
DeptHd: Sharon K. Stelling
TrClk: Connie Frazier

GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Jackie Purdy, TrAdmO

PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr$15 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOpers: Jackie Purdy, TrAdmO

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr$10.5 Mil
Hd: Margaret Grove, VP&TO
TrOpers: Betty Nelson, AsstTO

★ Lincoln

FIRSTIER BANK, N.A., LINCOLN, NE
13th & M Sts. 68501-1008
402/434-1346 Tr$717 Mil
Hd: Harold J. Dawson, Jr., SrVP&Mgr
PersTr: Richard Emery, VP&Mgr
CorpTr: Mark LeMay, VP&Mgr
TrInv: William S. Eastwood, VP&Mgr
EmplBen: Norman Wilson, VP&Mgr
TrOpers: Judeen Carstens, AsstVP&Mgr
REMgmt: Jim Farber, VP&Mgr
Nb: Jerry B. Weber, VP&Mgr
Tax: Shirley Smulling

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/434-4411 $599 Mil
Hd: David E. Asche, VP&TO
PersTr: Regy Green, VP&TO
CorpTr: Pam Fielmeyer, CTO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Anne Hovis, VP&TOpO
Nb: Vicki Ladegard, TrMktgO
TDP: Anne Hansen, TOpO

NORWEST BANK NEBRASKA LINCOLN, N.A.
1200 "O" Street 68508
402/434-6106 Tr$1.6 Mil
Richard K. DeBuse, II, TO

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/483-8274 Tr$116 Mil
Hd,PersTr,CorpTr,Nb: R. David Wilcox, SrVP&TO
PersTr: Jay J. Steinacher, AsstVP&TO
TrInv,ComTrF: Michael Dunlap, SrVP&TO
EmplBen: Ken Backemeyer, SrVP&TO
TrOpers: Charles Norris, TO
Jon Gross, AsstTO

McCook

FIRST NATIONAL BANK
P.O. Box 1388 69001-1388
308/345-1575 Tr$1.5 Mil
Hd: Jerry C. Meyerle, VP&TO

McCOOK NATIONAL BANK
P.O. Box 1208 69001-1208
308/345-4240 Tr$1 Mil
Hd: P. Mark Graff, SrVP
PersTr: Angus Garey
Peter M. Graff
TrOpers: Lisa Einspahr

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$16 Mil
TrInv: Ray Van Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

Nebraska City

FARMERS BANK AND TRUST COMPANY
P.O. Box 725 68410
402/873-5573 Tr$7.7 Mil
Hd: Arvon J. Marcotte, Pres&TO
PersTr,TrOpers: Nadine Frakes, TO

OTOE COUNTY BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr$5 Mil
Jay W. R. Bohlken, TO

Neligh

FIRST UNITED BANK
P.O. Box 129 68756
402/887-4143 Tr$1 Mil
(Branches in O'Neill and Verdigre)
Barbara C. Hughes, TO
Randy Helgren, Pres
William R. Bates, SrVP&AsstTO

Norfolk

FIRSTIER BANK, N.A, NORFOLK
333 Norfolk Ave. 68701
402/371-1001 Tr$26 Mil
(Affiliate of Firstier Bank, N.A., Omaha)
Hd: Douglas Oldakor
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK
P.O. Box 10 69103
308/532-1000 Tr$40 Mil
(Branch of First National Bank of Omaha)
Hd: Donald D. Kilgore, VP&TO
TrOpers: Kim Steger
TDP: Kathy Horn

UNITED NEBRASKA BANK, NORTH PLATTE
P.O. Box 220 69103
308/532-2300 Tr$2.25 Mil
Hd: Ken V. Haggard, Pres

Ogallala

ADAMS BANK & TRUST
315 N. Spruce St., P.O. Box 720 69153
308/284-4071 Tr$10.8 Mil
Hd: Jeff Arnold, TO

Omaha

AMERICAN NATIONAL BANK
8990 W. Dodge Rd. 68114
402/399-5000 Tr$77 Mil
Hd: Michael Eck, SrVP
PersTr,CorpTr,TrInv,TrOpers,Nb:
Chuck Mikkelsen, AsstVP&TO
EmplBen: Peter C. Langdon, VP&TO

DOUGLAS COUNTY BANK & TRUST CO.
6015 N.W. Radial Hwy. 68104
402/330-0500 Tr$62 Mil
Hd: Richard D. Mullin, SrVP&TO
PersTr: John O'Neal, VP&TO
PersTr,CorpTr: Patrick Coyle, VP&TO
TrOpers: Beth Riege, TOpO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr$1 Bil
Hd: Robert E. Johnson, SrVP
CorpTr: Marc M. Diehl, TO
PersTr: Harold D. Kosowsky
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, TO
TrOpers: Al Schulz, TO
Nb: T. J. Gaughen, TO
TDP: D. L. Vuagniaux, OpO
Ann Turco, OpO

FIRSTIER BANK, N.A., OMAHA
1700 Farnam St. 68102
402/348-6350 Tr$1.44 Bil
(Branches in Fremont & Grand Island)
Hd: Thomas G. Church, ExecVP
PersTr: Robert J. Timmins, VP
ComTrF,EmplBen: Stanley A. Traub, VP
TrInv: Jerome J. Schumacher, VP

TrOpers: Robert J. Kahm, VP
Nb: Stephen R. Lundholm, VP
Tax: Michael O'Malley, VP
TrCompl: Thomas Quirk, VP

NORWEST BANK NEBRASKA, N.A.
P.O. Box 3959 68103
402/536-2260 Tr$880 Mil
(Branches in Grand Island & Hastings)
Hd: Ronald G. Weber, SrVP
PersTr: Harry P. Yosten, VP
CorpTr,EmplBen: J. Richard English, VP
InstitTrInv: Michael R. Kingston, VP
PersTrInv: Laurence M. Raynor, IO
TrOpers: Susan Joe, TOpO
Nb: Kathleen A. Cook, VP

PACKERS BANK AND TRUST CO.
4710 S. 23rd St. 68107
402/731-4900 Tr$4.597 Mil
Hd: Donald E. Dworak, ExecVP&TO

O'Neill

FIRST UNITED BANK
P.O. Box 470 68763
402/336-1370
(Branch of Neligh)
James L. Rabe, Pres&AsstTO

Scottsbluff

FIRSTIER BANK, N.A., SCOTTSBLUFF
1620 Broadway 69361-1708
308/632-2155 Tr$39 Mil
(Affiliate of Firstier Bank, N.A., Omaha)
Hd: Dale Hintnor, VP&TO
PersTr: Leland Judy, TO

Schuyler

THE SCHUYLER STATE BANK & TRUST COMPANY
68661
402/352-2401 Tr$1.6 Mil
Hd: Larry L. Bazata, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Gwen M. Mach, AsstVP&TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$15.6 Mil
Hd: Velda R. Roberts, VP&TO

Verdigre

FIRST UNITED BANK
68783
402/668-2205
(Branch of Neligh)
Mgr: Kirk K. Cisler, SrVP&AsstTO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 130 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, CEO&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, Pres&TO
TrOpers: Lorie L. Bebee, AsstTO

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$42 Mil
Hd: Robert V. Jones, Pres

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$14 Mil
Hd: Katherine A. Bartling, VP&TO
TrOpers: Rhonda Harris, AsstTO&OpersO

NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 471 89801
702/738-2137
Hd: Sharon A. Lane, Tr&FinSvcsO

Las Vegas

AMERICAN BANK OF COMMERCE
P.O. Box 98519 89193-8519
702/362-7222
Hd,EmplBen: Tom Tucker, VP&SrTO
TrOpers: MaryAnn Kimmel
Nb: Marilyn Beatty

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 98588 89193-8588
702/791-6150 Tr$1.5 Bil
BrMgr: Mark Dreschler, SrVP
TrInv: Randy Campanale
Bert Purdue
InstTr: Karen Lewallen
EmplBen: Gaye Borden
Nb: Robert Johnson, VP&TBDO
Jim Yurashak, VP&TBDO
PersTr: George Fillion

NEVADA STATE BANK
P.O. Box 990 89125
702/383-4261 Tr$120 Mil
Hd,EmplBen: Jim Mitchell, VP
PersTr: Sally Morrill, AsstVP&TO
TrInv: Juneen Horch, AsstVP&TO

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 19260 89132
702/731-2222
(Branch of Reno)

SECURITY PACIFIC NATIONAL BANK, NEVADA
P.O. Box 18415 89114
702/386-3611
(Branch of Reno)
Hd: John Witmer, VP
PersTr: Chris Munhall, AsstVP
EmplBen: Phil Gardner, TO

VALLEY BANK OF NEVADA
P.O. Box 98555 89193-8555
702/654-7100 Tr$2 Bil
TrDiv: Thomas A. Thomas, TrSvcs
FidAdm: David M. Campbell, Mgr-FidSvcs
PersTr: Anne Marschik, Mgr-PersTrSvcs
Reed Sorenson, SrTP
Michelle Matranga, TO
Dee Chekowitz-Dykes, TO
Pam Kimball, BDO
EmplBen: Gary Blanchard, Mgr-EmplBenSvcs
Donald Shewmaker, TO
Inv: Blayne Ence, Mgr-InvSvcs
Milt Ames, IO
Rich McCord, IO
CorpTr: Francine Schartz, Mgr-CorpTrSvcs
Shelley Griffith, TO
SupportSvcs: Kenneth P. Smith, Mgr-SupportSvcs
Don Haerry, TO
Lisa Perry, TO
Kaja Drummond, TO
Mike Waller, TO
Ken Fong, TO
CorpCust: Mark H. Bouchard, Mgr-Non-FidSvcs
Jennifer Ventling, Mgr-PtfolSysSvcs
Brian Corcoran, Mgr-SpecProj
Shawn Schai, Mgr-Adm
Gina Marku, Mgr-SecurSvcs
Ivan Farris, TO
Stephan Jung, TO
Dirk Baker, TO
Karen Turner, TO
Jeanine D'Errico, TO
Steve Hix, TO
Laura Howe, TO
Matt Garban, TO
Samuel Culotta, TO
Mike Franks, TO
Steve Davis, TO

Reno

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 30100 89520
702/784-3316 Tr$1.5 Bil
BrMgr: John Maher, SrVP
PersTr: Gayle Cangiano, VP
TrInv: Phil Diamond
CorpTr,EmplBen: J. R. Beekman, VP
Nb: Carol Kurtz, TBDO
Gretchen Huckaby Beck, AsstVP
CourtTr: Leo Humphreys, AsstVP

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 2351 89505
702/788-2321 Tr$75 Mil
(Branch in Las Vegas)
Hd: David E. Lewis, VP&TO

SECURITY PACIFIC NATIONAL BANK, NEVADA
P.O. Box 11500 89550
702/688-6678 Tr$2.7 Bil
(Branch in Las Vegas)
Hd: Michael Samonek, SrVP
PersTr: Bill Ponton, VP
CorpTr: Fran Schartz, VP&TO
TrInv: Tom Josephsen, VP
ComTrF: Donna Bartlett, TO
EmplBen: Lois Odgen, AsstVP&TO
TrOpers: Daylene Hendricks

VALLEY BANK OF NEVADA
P.O. Box 20000 89520-0025
702/688-8670 Tr$2 Bil
TrDiv: Thomas A. Thomas, Dir-TrSvcs
FidAdm: David M. Campbell, Mgr-FidSvcs
PersTr: Edwin A. Hagerman, Mgr-PersTrSvcs
Judy Toland, TO
Sally Ramsey, TO
Cathy Owens, TO
Deborah Wetzel, BDO
EmplBen: Kenneth W. Suess, Mgr-EBSvcs
Jan Enlow, TO
Vicki Poelstra, TO
TrInv: Murray A. Foster, TO
SupportSvcs: Kenneth P. Smith, Mgr-SupportSvcs
Lori Nelson, TOpO

VALLEY BANK-TRUST NORTH
401 S. Virginia St., P.O. Box 10927 89510
EmplBen: Ken Suess, RegVP&Mgr
Edwin Haggerman, VP&TO

NEW HAMPSHIRE

Amherst

GRANITE BANK
(Branch of Keene)
Richard C. Padgham, CFA,VP&SrTO

Chesterfield

GRANITE BANK
(Branch of Keene)
Richard C. Padgham, CFA,VP&SrTO

Claremont

BANKEAST
P.O. Box 240 03743
603/542-7755
David Bliss, TO

Concord

THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03302-0477
603/225-4500 Tr$353 Mil
(Branches in Manchester, Nashua & Portsmouth)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Walter L. Parr, VP&TO
CorpTr: Richard Workman, AsstVP&TO
TrInv: Ronald R. Camirand, VP&TO
EmplBen: Janet Gregsak, AsstVP&EBO
TrOpers: Debra Patten, TOpO

NEW HAMPSHIRE (Cont.)

Concord (Cont.)

BANKEAST TRUST COMPANY
116 N. Main St. 03301
603/224-8100
(Branch of Manchester)
David C. Bliss, VP&TO

CHARTER TRUST COMPANY
95 N. Main St., P.O. Box 1374 03302-1374
603/224-1350 Tr$390 Mil
Hd: Robert J. Diefendorf
PersTr,Nb: Diefendorf/Gornell
CorpTr,TrInv: Niall MacDonagh
ComTrF,TrOpers,TDP: Lynn Lewis
EmplBen: Friedman/MacDonagh

FIRST NH INVESTMENT SERVICES CORPORATION
One Capital Plaza 03101
603/228-5515 Tr$716.710 Mil
Hd: John L. Claps, Pres,CEO&Treas
PersTr,CorpTr,EmplBen,Nb
Delma H. Reagan, SrVP,SrTrAdm&Sec
TrInv,ComTrF: John D. Griffiths, SrVP&SrIO
TrOpers,TDP: Gregory S. Boyd, VP&SrOpersO
Therese A. Benoit, VP&SrTO
Randel D. Cameron, VP&IO
John F. Cullinane, VP&TO
Romeo E. Dorval, VP&SrTO
J. R. Peter Gamble, VP&TO
B. Randy Haas, VP&IO
Mark E. Lavalle, VP&TO
Elaine C. MacAdam, VP&TO
Arthur W. McKee, VP&TO
William B. Morrison, VP&SrTO
Jon F. Nivus, VP&SrTO
Catherine A. Palmer, VP&IO
Cheryl A. Parzych, VP&SrTO
Dan H. Sanders, VP&TO
Robert D. Sandler, VP&IO
Barbara J. Bertagnoll, AsstVP&TO
Barbara J. Bilodeau, AsstVP&OpersO
Barbara Z. Peck, AsstVP&TO
Stephen Turner, AsstVP&TO
Martha Walsh, AsstVP&TxO
Debra T. Wilner, VP&TO
Meghan Brady, TO
Melaine B. Gianferante, AdmO
Elizabeth Wilds, AsstTxO
Patricia Qualter, AsstVP&TO

FLEET BANK-NH
30 Storrs St. 03301
603/225-4400
(Branch of Nashua)
Paul A. Gartner, TO

NEW HAMPSHIRE SAVINGS BANK
27 N. State St. 03301
603/224-7711 Tr$81.37 Mil
Hd: Raymond Martin, VP&TO
TrInv: Richard C. Padgham, CFA VP
TrOpers,TrAdm: Judy Dionne, AsstTreas
Nb: Hector N. Stokes, AsstVP

Conway

FLEET BANK-NH
Main St. 03818
603/447-4702
(Branch of Nashua)
Marlene S. Gallinelli, AsstVP&TO

Dover

CONSTITUTION TRUST COMPANY
140 Washington St. 03820
603/742-8100 Tr$47.976 Mil
Hd: Donald R. Hatt, Pres&TO
TrOpers: Doris G. Couture, VP

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$23 Mil
Hd: Robert J. Waldron, VP&TO
Anthony F. Donegan, TO

Exeter

FIRST NH INVESTMENT SERVICES CORPORATION
P.O. Box 100 03833
603/778-7878
Cheryl A. Parzych, VP&SrTO

Hampton

BANK MERIDIAN, N.A.
100 Winnacunnet Rd., Box 4000 03842
603/926-6311
(Affiliate of Amoskeag BankShares serving coastal and southern N.H.)

Hanover

FIRST NH INVESTMENT SERVICES CORPORATION
43 Lyme Rd. 03755
603/643-5781
J. R. Peter Gamble, VP&TO

FLEET BANK-NH
63 S. Main St., P.O. Box 991 03755
603/643-2500
(Branch of Nashua)
Nb: Lawrence Draper, VP&TO
Admin: Cynthia J. Neily, VP&TO
TrInv: Jeffrey Harris, IO

NEW LONDON TRUST COMPANY
One Maple St. 03055
603/643-6509
(Branch of New London)
Patricia Welch, VP
Christine Tompkins, TO
Susan Alderman, AsstTO

Jaffrey

GRANITE BANK
03452
(Branch of Keene)
Richard C. Padgham, CFA, VP&SrTO

Keene

FIRST NH INVESTMENT SERVICES CORPORATION
15 Main St., P.O. Box 706 03431
603/352-5050
Arthur W. McKee, VP&TO

FLEET BANK-NH
20 Central Square 03431
603/357-8134
(Branch of Nashua)
Kevin A. Soucy, VP&TO
Admin: David Holmes, AsstVP&TO
TrInv: Gregory McConahey, IO

GRANITE BANK
122 West St., P.O. Box 627 03431
603/352-1600 Tr$60 Mil
(Offices in Amherst, Chesterfield, Jaffery, Milford and Peterborough)
Hd: Richard C. Padgham, CFA, VP&SrTO
PersTr: Gail Anthony, TO
TrOpers: Belinda S. Oster
Thomas G. O'Brien, TrRep

Laconia

FIRST NH INVESTMENT SERVICES CORPORATION
P.O. Box 250 03247
603/524-1040
Jon F. Nivus, VP&SrTO

Littleton

FLEET BANK-NH
160 Main St. 03561
603/444-8060
(Branch of Nashua)
Marlene S. Gallinelli, AsstVP&TO

Manchester

AMOSKEAG BANK
P.O. Box 150 03105
603/647-3600 Tr$601 Mil
(Affiliate offices in Bank Meridian, N.A., Hampton & Souhegan National Bank, Milford)
Hd: Earle L. Tryder, ExecVP
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Verna Pare, AsstVP&TO
TrInv: Anthony Walker, SrVP&SrIO
ComTrF: Pamela D. Mallett, PtfolMgr
EmplBen: David E. McKenzie, VP&PenTO
TrOpers: David D. Berndt, VP&TO
Nb: John J. Latimer, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6600
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Peter Labombarde, VP&TO

BANKEAST TRUST COMPANY
Two Wall St. 03105
603/624-6281 Tr$400 Mil
(Branches in Concord & Rochester)
Hd,TrInv: William A. Proskow, Pres
PersTr: Roberta R. Freedman, VP&TO
CorpTr: David C. Bliss, VP&TO
TrOpers: Cindy J. Motta, AsstVP

FIRST NH INVESTMENT SERVICES CORPORATION
One Hampshire Plaza 03101
603/644-6595
Therese A. Benoit, VP&SrTO
Romeo E. Dorval, VP&SrTO

FLEET BANK-NH
650 Elm St.
The Center of New Hampshire 03101
603/647-7600
(Branch of Nashua)
Paul A. Gartner, TO

STATE STREET BANK AND TRUST COMPANY OF NEW HAMPSHIRE, N.A.
Two Wall St. 03101
603/647-1021
John P. Aubin, VP

Milford

GRANITE BANK
(Branch of Keene)
Richard C. Padgham, CFA, VP&SrTO

NASHUA TRUST COMPANY
Nashua St., P.O. Box 19 03055
603/673-3480
(Affiliate of Amoskeag BankShares serving southern N.H.)

Nashua

BANK OF NEW HAMPSHIRE,NatAssn
191 Main St. 03060
603/880-5432
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

FLEET BANK-NH
146 Main St., P.O. Box 3730 03061-3730
603/594-5053 Tr$1.1 Bil
(Branches in Concord, Hanover, Keene, Littleton, Manchester, New London & Portsmouth)
Hd: Roger C. Ball, ExecVP
Admin: Paul J. Anton, SrVP&TO
TrInv: Arthur H. Dyer, ExecVP
Nb: Edward J. Sullivan, SrVP

NASHUA TRUST CO.
194 Main St. 03060
603/882-2755 Tr$125 Mil
Hd: Robert W. Ray, SrVP&TO
PersTr,Taxes,CorpTr: Harry G. Locke, VP&TO
TrInv: Mark R. Litzerman, CFA, AsstVP&IO
EmplBen: Ashley D. Burt, Jr., VP&TO
EmplBen,PersTr: Gretchen Teich, AsstTO
Taxes,PersTr,ComTrF: Judith K. Noel, AsstTO
TrOpers: Thomas Josalavich, AsstTO

New London

FLEET BANK-NH
46 Newport Rd. 03257
603/526-2600
(Branch of Nashua)
Nancy Kingsley, AsstVP&TO

THE NEW LONDON TRUST CO.
Main St., P.O. Box 158 03257
603/526-2535 Tr$140 Mil
(Branch in Hanover)
Hd,Nb: William B. Hamilton, Jr., SrVP-Tr
TrInv: Gerald C. Milkowski, VP
TrOpers: Kurt H. Merrill, VP

Peterborough

GRANITE BANK
03458
(Branch of Keene)
Hd: Richard C. Padgham, CFA, VP&SrTO

Portsmouth

THE BANK OF NEW HAMPSHIRE, N.A.
2 Harbour Place 03801
603/624-6600
(Branch of Concord)
PersTr: Robert Waldron, VP&TO

THE FIRST NATIONAL BANK OF PORTSMOUTH
325 State St. 03801
603/433-2947 Tr$125 Mil
Hd,CorpTr,TrInv: Ralph M. Lincoln, VP&SrTO
PersTr,EmplBen,Nb: Richard G. Kaiser, VP&TO
TrOpers,TDP: Gail Britton

FLEET BANK-NH
P.O. Box 780 03801
603/433-3444
(Branch of Nashua)
Admin: Betsy P. Burke, VP&TO
TrInv: David Chandonnais, AsstVP&IO
Nb: G. Stevens Davis, TO

Rochester

BANKEAST TRUST COMPANY
19 S. Main St. 03867
603/335-1524
(Branch of Manchester)
Brenda B. Harrington, SrTO

Wolfeboro

FIRST NH INVESTMENT SERVICES CORPORATION
2 Center St. 03894
603/569-1221
Stephen Turner, AsstVP&TO

NEW JERSEY

Annandale

UNITED NATIONAL BANK
Beaver Ave. 08801
201/735-4172
(Regional Trust Office of Plainfield)
Hd: John M. Bonk, SrVP&TO
Maryann Gillen, TO
PersTr: Eugene P. Delahunty, VP&TO
EmplBen: Linda Miller, TO
Nb: Barbara Rushing, AsstVP

Atlantic City

NATIONAL WESTMINSTER BANCORP NJ
Atlantic Ave. 08404
609/441-7006
(Branch of Newark)
John Reed

Belmar

NATIONAL WESTMINSTER BANCORP NJ
900 Main St. 07719
201/681-4000
(Branch of Jersey City)
Richard Kelly

Blairstown

UNITED NATIONAL BANK
Rte. 94 07825
908/362-8672
(Regional Trust Office of Plainfield)
William Evans, TO

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500
Hd: Roger L. Embley, DivVP&SrTO
PersTr,CorpTr,Nb: Deborah A. Thomas, AsstVP&TO
TrInv: Cynthia L. Rigg, VP
Lisa H. Fuellhart, AsstVP&IO

McKay Hochman Co., Inc.
EMPLOYEE BENEFIT CONSULTANTS

Ten Park Place, P.O. Box 196
Butler, NJ 07405-0196
201/492-1880

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NEW JERSEY (Cont.)

Brick Town

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575 Rte. 70 08723
908/286-3496
(Branch of Toms River)
Warren Kahnt, TBDO

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
53 S. Laurel St. 08302
609/451-2222 Tr$120 Mil
Hd: Vincent Maro, SrVP&SrTO

United Jersey Bank

UNITED JERSEY BANK
Commerce & Laurel Sts.
P.O. Box 100 08302
609/453-2521
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
PersTr: Donna M. Lieber, TO
Nb: Frank Simms, VP

Cape May Court House

FIRST FIDELITY BANK, N.A., NJ
40 N. Main St. 08750
609/465-1920
(Branch of Toms River)

Chatham

BEACON TRUST CO.
97 Main St. 07928
201/635-3800 Tr/o$150 Mil
Hd: Arthur W. Hyde, Pres
PersTr: William M. Otterbein, VP
TrInv: Laurence S. Liu, VP&CIO
EmplBen: Peter A. Beekman, VP
TrOpers: Daniel J. Leary, III, AsstVP
InvRes: Jonathan Hains, SrAn
Keri Christenfeld, SrAn

THE CHATHAM TRUST CO.
640 Shunpike Rd. 07928
201/635-3000 Tr$250 Mil
(Member of Summit Bancorp)
Hd: Richard Hugg, RegVP

Cherry Hill

UNITED JERSEY BANK
800 Kings Hwy. N. 08003
609/667-1939
(Regional Trust Office of Hackensack)
PersTr: Donna M. Lieber, TO
Nb: Frank Simms, VP

East Brunswick

PRINCETON BANK AND TRUST
Two Tower Center, P.O. Box 1096 08816-1096
908/220-3338 Tr$1.542 Bil
(Trust Offices in Montclair, Moorestown, Morristown, Princeton, Ridgewood & Westfield)
Hd: William D. Baird, Jr., Chm&CEO
Treas: Thomas H. Anderson, VP
Thomas J. Curtin, Pres&COO
TrInv: Francis B. Lane, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, VP
TrOpers: Gary M. Fuchs, VP

Edison

MIDLANTIC NATIONAL BANK
Metro Park Plaza, P.O. Box 600 08818
908/321-8400 Tr$6.9 Bil
(Trust Facilities in Englewood, Morristown, Mount Laurel, Princeton, Red Bank, Ridgewood, Roseland & West Paterson)
Hd: James B. Wynsma, ExecVP
PersTr: David G. Paterson, VP
CorpTr: Richard J. O'Connell, VP
PvtBkg: Charles E. Griffith, Jr., VP
TrInv: James C. Ryan, SrVP
EmplBen: Jeffrey P. Moody, VP
TrOpers: Louis Cozens, SrVP
Nb: Paul Kampner, SrVP

Elizabeth

NATIONAL STATE BANK
68 Broad St. 07207
908/354-3400
(Trust Offices in Long Branch, Princeton, South Orange, Springfield, Summit, Trenton & Westfield)
Hd: John F. Cavicchia, SrVP&TO
PersTr: Michael B. Vath, VP&TO
CorpTr: Bernard F. Cimo, VP&TO
TrOpers: Michael Gladis, AsstVP&TO
TrInv: John C. Kautz, VP&TO

Englewood

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
1 Engle St. 07631
201/894-4823
PersTr: Daniel D'Ambrosio, VP&Mgr
Patrick H. Clarke, AsstVP
TrInv: Donald Fiero, VP

Flemington

THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main St. 08822
908/782-3151
Hd: Paul Nosal, TO

Freehold Township

CENTRAL JERSEY BANK & TRUST CO.
P.O. Box 786 07728
201/462-0011 Tr$360 Mil
Hd: Richard P. Reitmeyer, VP&SrTO
Hd,PersTr: Joseph B. Crossan, III, VP
TrInv: Donald J. White, VP
ComTrF,TrOpers: Nicholas G. Kominsky, VP
EmplBen: Donald A. Oldfield, AsstVP
CorpTr,ComTrF: Roslyn M. Musier, AsstTO
Nb: Nicholas M. Fugaro, VP

Gibbsboro

LIBERTY BANK & TRUST
6 E. Clementon Rd. 08026
800/442-2279 Tr$211 Mil
Hd,ComTrF,TrOpers: Christopher Harm
Nb: Daniel Culbertson

Gladstone

PEAPACK-GLADSTONE BANK
P.O. Box 178 07934
201/234-0700 Tr$155 Mil
Hd: Marvin P. Danielson, SrVP&SrTO
PersTr,TrInv: Craig C. Spengeman, VP&TO
TrOpers,TDP: Sue Alejos, TO
Nb: Catherine McCarthorn, AsstTO

Glen Rock

CITIZENS FIRST NATIONAL OF NEW JERSEY
208 Harristown Rd. 07452
201/670-2520 Tr$410 Mil
(Branch in Ridgewood)
Hd: Richard A. Moore, Jr., ExecVP
PersTr: Leonard M. Nedswick, VP
TrInv: Albert Lawrence, SrVP
EmplBen: Diana Voltzow, VP
TrOpers: Barbara Gasparini, VP
Nb: Barbara A. Lutke, VP
Tax: Robert Carlsen, TO

Hackensack

UNITED JERSEY BANK
223 Moore St. 07602
201/646-5217 Tr$1.7 Bil
(Regional Trust Offices in Bridgeton, Cherry Hill, Jamesburg, Princeton, Randolph & Red Bank)
INVESTMENT MANAGEMENT DIVISION:
Hd: William F. Flyge, ExecVP
TrDept: Stephen G. Chaberski, SrVP
CorpTr: Richard J. Rein, SrVP
Inv: John W. Gustafson, SrVP
Nb: Robert T. Garty, SrVP
TrSvcs: Robert Perrotta, SrVP
EmplBen: Harold W. Ullmann, VP

Hillside

NATIONAL STATE BANK
1320 N. Broad St. 07205
908/820-8540
(Branch of Elizabeth)
TrOpers: Michael Gladis, AsstVP&TOpMgr
Sandra Cureton, TO

Jamesburg

UNITED JERSEY BANK
2 Centre Dr. 08831
609/655-0157
(Regional Trust Office of Hackensack)
PersTr: Lori A. Walton, TO
Nb: Suellen Davis, InvSvcsO

Jersey City

PROVIDENT SAVINGS BANK
830 Bergen Ave. 07306
201/915-5511 Tr$60 Mil
Hd: Kenneth E. Dulow, VP&SrTO
TrOpers: Eleanor G. Farner, VP&TO
Nb: Ellen V. Kelly, TO

THE TRUST CO. OF NEW JERSEY
35 Journal Sq. 07306
201/420-2650 Tr$170 Mil
Hd: Raymond P. Catlaw, 1stVP&TO
PersTr: Frank E. Bevacqua, TO
Roger T. Bernhammer, VP

Lakehurst

BERKELEY FEDERAL SAVINGS BANK
1900 Colbye Commons 08733
908/657-5000 Tr$55 Mil
Hd,TrInv: Susan P. Cox, SrVP&TO
PersTr: Pamela J. Williams, AsstVP&TO
Eileen M. Kinghorn, TrAdm
TrTax: John R. Brown, AsstVP&TO
TrOpers: Cheryl M. Williams, TrAdm

FIRST FIDELITY BANK, N.A., N.J.
2 S. Colonial Dr. 08733
908/657-2277
(Branch of Toms River)
Deborah A. Thomas, TBDO

MANCHESTER TRUST BANK
P.O. Box 443 08753
Tr$30 Mil
Hd: William F. Bedle, Chm&CEO
PersTr: Debralee Maynard, VP
TrInv: Ira J. Brower, Pres
TrOpers: Barbara Kannheiser, Comp
TDP: Gale Maynard, TO

Lakewood

GARDEN STATE BANK
395 Rte. 70 08701
908/905-2366 Tr$25 Mil
Hd,CorpTr,TrInv,EmplBen:
John Oughton, III, SrVP&TO
PersTr,TrOpers,Nb: Gregory J. Dubnansky, VP

NEW JERSEY NATIONAL BANK
900 State Hwy. 70 & Buckingham Dr. 08701
201/370-0100
(Branch of Trenton)
Hd,TrInv: William J. Slivka, VP
PersTr: Barbara S. Cosgrove, SrTO
Nb: Richard Thamsen

Livingston

THE HOWARD SAVINGS BANK
200 S. Orange Ave. 07039
201/533-7570 Tr$425 Mil
(Branch in Toms River)
Hd: Frank J. Buckworth, Jr., 1stVP&SrTO
PersTr: Thomas D. Alvarez, VP
EmplBen: William E. Walsh, AsstVP
TrInv: James M. Brown, VP
Nb: Elissa T. Uber, VP
TrOpers: Barbara L. DeLuca, VP

Long Branch

NATIONAL STATE BANK
555 Ocean Blvd. 07740
908/571-7725
(Branch of Elizabeth)
Barbara T. Hassett, AsstVP&TO

Maplewood

MAPLEWOOD BANK & TRUST CO.
161 Maplewood Ave. 07040
201/761-7830 Tr$160 Mil
(Branch of Summit Trust Company. Member of Summit Bancorp)
Hd: Bridgette Boni, AsstVP
TrInv: Hilton Jervey, SrVP
Nb: Doris V. Kesse, VP&TO

Margate

FIRST FIDELITY BANK
19 S. Granville Ave. 08402
609/343-7634
(Regional Trust Office)
Sid Parker, AsstVP&TO

Maywood

COMMUNITY BANK OF BERGEN COUNTY
125 W. Pleasant Ave. 07607
201/843-2300 Tr/u$1 Mil
Hd,PersTr,CorpTr: Fredric P. Eckelman, AsstVP

NATIONAL COMMUNITY BANK
113 W. Essex St. 07607
201/845-1630 Tr$400 Mil
Hd,PersTr: Edward M. Katz, SrVP
PersTr: Judith Picchota, AsstVP
CorpTr: Michael Sabatino, VP
TrInv: Gene Martino, VP
EmplBen: Donald E. Rose, VP
TrOpers: Richard Bradley, VP
Nb: John Wappel, 1stVP

Millburn

FIRST FIDELITY BANK, N.A., NEW JERSEY
397 Millburn Ave. 07041
201/565-3627
(Regional Trust Office)
Mgr: Marie Carlone, VP&TO

Montclair

PRINCETON BANK AND TRUST COMPANY,NatAssn
483 Bloomfield Ave. 07042
201/783-8210
(Trust Office of East Brunswick)
Hd: Robert M. Figurelli, SrVP&RegMgr
Nb: Myra N. Kelly, VP

Moorestown

FIRST FIDELITY BANK, N.A., NEW JERSEY
91 E. Main St. 08057
609/273-4829
(Regional Trust Office)
Mgr: John Riso, VP&SrTO

PRINCETON BANK AND TRUST COMPANY,NatAssn
312 West Rte. 38
P.O. Box 460 08057
609/755-5410
(Trust Office of East Brunswick)
Vincent J. Gentile, VP&Mgr

Morristown

FIRST FIDELITY BANK, N.A., NEW JERSEY
55 Madison Ave. 07960
201/606-4300
(Regional Trust Office)
Mgr: Bryant K. Alford, VP&TO

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
161 Madison Ave. 07960
201/540-1201
Mgr,PersTr: Herman H. Otto, VP
TrInv: William A. Toohey, AsstVP
PvtBkg: Teresa Byrne, VP

PRINCETON BANK AND TRUST COMPANY,NatAssn
65 Madison Ave. 07960
201/285-2292
(Trust Office East Brunswick)
William S. McChesney, Jr., SrVP&RegMgr
PersTr: John M. Andrus, VP
Nb: Anthony L. Arnaud, VP
Joseph M. Gazdalski, VP

Mount Holly

MOUNT HOLLY STATE BANK
10 Rancocas Rd. 08060
609/261-1119
(Branch of Bank of Mid-Jersey)
Anne P. Smythe, TO

Mount Laurel

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
6000 Midlantic Dr. 08054
609/778-2300
Mgr,TrInv: A. J. DiMatties, VP
PersTr: John C. Watson, VP
PvtBkg: John Allenson, VP
Nb: Kenneth Silverstein, VP

NEW JERSEY NATIONAL BANK
534 Fellowship Rd. 08054
609/234-3020
(Branch of Trenton)
Hd: Thomas F. Praiss, VP

New Brunswick

BRUNSWICK BANK & TRUST
439 Livingston Ave., P.O. Box 29 08903
201/247-5800 Tr$1 Mil
Hd: George G. Till, ExecVP&TO

Newark

FIRST FIDELITY
Trust Services

FIRST FIDELITY BANK, N.A., NEW JERSEY
765 Broad St. 07102
201/565-3200 Tr$68 Bil
(Regional Trust Offices in Margate, Millburn, Moorestown, Morristown, Newark & Red Bank)
Hd: Jay A. Anglada, ExecVP
PersTr: Donald S. Mills, SrVP
CorpTr: Kevin Knight, SrVP
TrInv: Edward Koch, SrVP
InstitTr: Corliss Boggs, SrVP
Opers: Frank Bisignano, SrVP
EmplBen,InstSls,Mktg: Donald F. Carey, SrVP

FIRST FIDELITY BANK, N.A., NEW JERSEY
765 Broad St. 07101
201/565-3200
(Regional Trust Office)
Mgr: Donald S. Mills, SrVP

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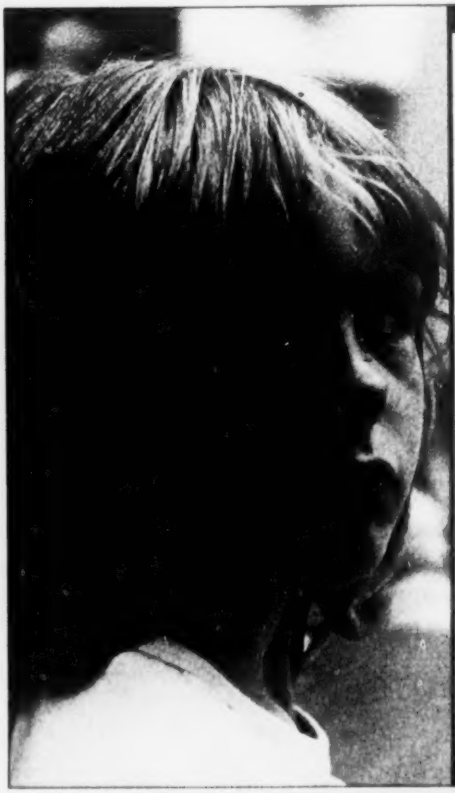

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Hd: Phillip M. Floyd, SrVP&DirTrSvcs
TrInv: David Byran, VP&TO
Robert W. Batchelor, AsstVP&TO
EmplBen: Kenneth L. Frie, VP&TO
PersTr: Lottie S. Kay, VP&TO
Farm: Frank Boyette, VP
TrSuppSvcs: E. Michael Sessoms, AsstVP&TO
EmplBen,Opers: Julie R. Carter, AsstVP&TO
TrOpers: Linda Lane, AsstVP&TOpO
TrTx: Dorothee Singletary, TO

Pinehurst

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
901 Chinquapin Rd., P.O. Box 1318 28374
919/295-6511
(Branch of Lumberton)
Hubert H. Ellison, Jr., AsstVP&TDO

Raleigh

CENTRAL CAROLINA BANK & TRUST CO.
3620 Six Forks Rd. 27609
919/782-9290
Nb: Lester W. Edwards, Jr., VP&SrTO

FIRST CITIZENS BANK & TRUST CO.
3128 Smoketree Court 27604
919/755-7285
(Branches in Asheville, Charlotte, Greensboro, Kinston & Wilmington)
GENERAL TRUST DIVISION:
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PersTr: Robert E. Schuhmacher, SrVP
CorpTr: Willard A. Simms, SrVP
TrInv: John R. Noles, SrVP
EmplBen: J. Earl McCormick, SrVP
Nb: Richard Speers, SrVP
TrOpers: Randall H. Devers, SrVP
REGIONAL OFFICE:
PersTr: Perrin M. Burton, VP
Nb: Jeff Raxlin, VP
Marilyn Martin, VP

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 3008 27602
919/829-6273
(Main Office: Charlotte)
Admin: R. Robert Stall, III, VP&TO
Nb: Dave Grissett, TO
Michele Beanland, TO

NCNB
City Trust Office
P.O. Box 27287 27611
919/829-6560
NCPersTr: Sam F. Lewis, VP&AdmMgr
PersTr: Al F. May, VP
E. Marvin Thompson, Jr., VP
Dottie W. Brooks, AsstVP
EmplBen: Linda Schiller, AsstVP
PersTr,Nb: Brian M. McCormack, TO
InvMgt: Frank R. Hooper, VP
Tx: Charles G. McClure, Jr., VP
RE: Ed H. Bland, AsstVP

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 98117 27624-8117
919/878-8808
(Regional Trust Dept. of Lumberton)
Melanie R. Regner, TO

UNITED CAROLINA BANK
P.O. Box 20160 27609
919/782-7100
(Branch of Whiteville)
RegMgr: David N. Snyder, VP
TrInv: Lorraine Bass, TIO
EmplBen: Sandra Pate, TO

WACHOVIA BANK OF NORTH CAROLINA,NatAssn
P.O. Box 27886 27611
919/755-7629
(Branch of Winston-Salem)
TrMgr: William A. Rudolph, SrVP&AreaMgr

Reidsville

FIRST NATIONAL BANK
P.O. Box 2037 27320
919/342-3346 Tr$5 Mil
Hd: W. B. Apple, Jr., TO

Rocky Mount

CENTURA BANK
P.O. Box 1220 27802
919/977-8401
Hd: John Bell, Jr., ExecVP
TrAdm: R. W. Edwards, SrVP
TrInv: Carlisle Whitlock, SrVP
EmplBen: Dennis Bellefeuille, SrVP
TrOpers: Connie Cowan, SrVP
TrTax: Danny K. Wrenn, VP

Salisbury

SECURITY BANK & TRUST CO.
P.O. Box 2189 28145-2189
704/633-7800 Tr$65 Mil
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J. T. Johnson, Jr., AsstVP&TO
EmplBen: Gwen Rhoades, AsstTO

Shelby

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704/484-6233 Tr$95 Mil
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TrOpers: Dorothy W. Pearson, AsstTO

Southern Pines

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P.O. Box 510 28387
919/692-7911
(Trust Office of Charlotte)
Wayne Jordan, VP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 147 28387
919/692-5545
(Regional Trust Dept. of Lumberton)
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PersTr: Thomas Green, AsstTO
EmplBen: Patrice D. Cain, AsstTO
Nb: Michael Schenk, TO

WACHOVIA BANK OF NORTH CAROLINA,NatAssn
P.O. Box 2360 28387
919/692-9000
(Trust Office of Winston-Salem)
Lee Moore, VP

Wadesboro

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704/694-6521
(Regional Trust Dept. of Lumberton)
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Laraine G. Russell, TO
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(Branches in Charlotte, Raleigh, Whiteville & Wilmington)
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CorpTr: Julian Parks, SrVP
TrInv: Joe Johnston, VP
TrOpers: C. G. Townsend, VP
Nb: Andy Sessoms, VP
TrRE: David Barker, VP
Tax: Terray Suggs, VP

UNITED CAROLINA BANK
P.O. Box 632 28472
919/642-5131
(Branches in Charlotte, Raleigh & Wilmington)
RegMgr: David Wyatt, VP
PersTr: Richard Newton, TO
EmplBen: Susan McKeithan, AsstVP&TO

Wilmington

FIRST CITIZENS BANK & TRUST CO.
8 Front St., P.O. Box 1619 28402
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(Branch of Raleigh)
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Nb: Joseph C. Knox, Jr., SrVP

NCNB
City Trust Office
155 N. Front St., P.O. Box 1290 28401
919/763-9951
CityTrMgr: Mary H. Knight, VP

N. CAROLINA (Cont.)

Wilmington (Cont.)

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101 North Third St. 28402
919/762-8791
(Branch of Whiteville)
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EmplBen: Jennifer Casey, AsstVP
PersTr: Jerry Morris, AsstVP

WACHOVIA BANK OF NORTH CAROLINA,NatAssn
P.O. Drawer 1170 28402
919/251-2351
(Branch of Winston-Salem)
TrMgr: Lorraine H. Menns, VP

Wilson

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919/399-4225 Tr$1.4 Bil
(Branches in Charlotte & High Point)
Hd: W. Ray Long, ExecVP

Winston-Salem

CENTRAL CAROLINA BANK & TRUST CO.
P.O. Box 24727 27114
919/760-6126
Nb: David M. Miller, TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 2114 27893
919/761-3800
(Main Office: Charlotte)
David Lundquist, VP&TO
Nb: Charles Corpening, VP&TO

NCNB
City Trust Office
102 W. Third St. 27101
919/721-4010
CityTrMgr: M. Lula Cook, VP
PersTr: James W. (Mike) Page, VP

WACHOVIA TRUST SERVICES
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919/770-5507 Tr$10.4 Bil
(Parent organization for trust services offered by Wachovia Bank of North Carolina and Wachovia Bank of Georgia. See details under state listings.)
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Wachovia Exec: David L. Cotterill, ExecVP
Wachovia Bank of Georgia Exec.PersFinSvcs: George W. P. Atkins, GpExec
CapMgt: Dennis R. Monroe, GpExec
EmplBen: Marianne B. Price, GpExec
CorpTr,CharitFnds: Arthur G. Kiser, Jr., GpExec
Mktg,ProdDev: Robert S. Kniejski, GpExec
TrInv,ComTrF: H. Vernon Winters, GpExec
TrOpers,TDP: John H. Ferguson, GpExec
TrCont: John D. Corbin, SrVP&Mgr
CorpTr: Harry W. Rolison, SrVP&Mgr
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CorpTr,CharitFnds: Arthur G. Kiser, SrVP-GpExec
CorpTr: Harry W. Rolison, SrVP
EmplBen: Marianne B. Price, GpExec
CharitFds: E. Ray Cope, SrVP
TrInv,ComTrF: H. Vernon Winters, SrVP-GpExec
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NORTH DAKOTA

★ Bismarck

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(Division of Fargo)
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Warren Kitzan, TrExec

KIRKWOOD BANK & TRUST CO.
P.O. Box 6089 58502
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Gerald P. Willer, Pres

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INVESTMENTS & TRUST
4th St. & Broadway 58501
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Carol Beiswanger, TO

Bottineau

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424 Main St. 58318
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Hd: Dennis L. Burud, VP&TO

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Laurie Walski, AsstTO
Richard Gast, TO
Scott Thompson, TO
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Dickinson

COMMUNITY FIRST NATIONAL BANK & TRUST CO.
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701/227-0801 Tr$31 Mil
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EmplBen,InvMgmt: Estelle Wolberg, SrTO

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PersTr,CorpTr,TrInv,ComTrF: Vic Steinwand, VP

Fargo

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PersTr: Cynthia Reierson, TO
EmplBen: Jeffrey Boehm, VP
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PersTr: Paul T. Sather, VP&TO
TrInv: David Silbergleit, VP&IO
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Dean Zaderaka, TO&FM
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EmplBen: Linda Pittenger, EBAdm
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TrOpers: Debi J. Winkler, TrOpersMgr

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P.O. Box 1980 58107
701/241-8200 Tr$750 Mil
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Frank Weisser, TrExec
Susan R. Richard, TrExec
InstTr: Ed Gunderson, SrInstTrExec
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CorpTr: Roger Sullivan, SrCTExec
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700 Main Ave., P.O. Box 3144 58108-3144
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EmplBen: Gary W. Hanson
TrOpers: Sheryl Blilie

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INVESTMENTS & TRUST
4th & Main Sts. 58126
(Offices in Bismarck and Minot)
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PersTr: Steven Schaeffer, VP
TrInv,Nb: David L. Rasmussen, VP
EmplBen: Vicki Weber, VP
TrOpers: Patricia D. Nicholson, TO
FM: Wendell D. Herman, VP

Garrison

GARRISON STATE BANK
100 N. Main St., P.O. Box 339 58540
701/463-2262 Tr$2.5 Mil
Hd: Brenda Rambur

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TrInv: Ann McConn, IO
EmplBen: Charles Wittenberg, VP&Mgr
TrOpers: Cindy Wentz, AsstVP
TrDept/RE,Farm: Terry Longtin, TO

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1118 58201
701/795-6164
(Division of Fargo)
Mark V. Hall, SrTrExec
Karen Horge, TrExec

Minot

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P.O. Box 1548 58702
701/852-3361 Tr$82 Mil
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PersTr: Daniel B. Langemo, AsstVP&TO
Steven F. Streitz, AsstVP&TO
CorpTr,EmplBen: Armend Lynner, VP&TO
TrOpers: Mary Jane Gullingsrud

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701/857-6183 Tr$34 Mil
Hd: J. H. Hoeven, III, ExecVP&TO
PersTr: David B. Aas, CPA&TO
TrOpers: Peggy Parizek, AsstTO

NORWEST BANK NORTH DAKOTA, NA
INVESTMENTS & TRUST
P.O. Drawer 1488 58702
(Branch of Fargo)
Hd: Robert Hesler, VP

Parshall

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701/862-3131
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EmplBen: Alan L. Lerberg
TrOpers,Nb,TDP: Joan M. Zavalney

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AMERICAN STATE BANK & TRUST COMPANY OF WILLISTON
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Hd,PersTr,CorpTr,TrInv,Nb: Noel K. Hanson, SrVP&TO
PersTr: Mark McGinley, AsstTO
EmplBen,TrOpers,TDP: Tim Nehring, TO
TrOpers: Laurie Pedeson

FIRST NATIONAL BANK & TRUST CO. OF WILLISTON
P.O. Box 1827 58802
701/572-9618 Tr$50.446 Mil
PersTr,TrInv,EmplBen,Nb: Don Jose
PersTr,CorpTr,TrInv,EmplBen,Nb: Lavina Domagala
TrOpers: Ardis Bean
TDP: Sharon Johnson

OHIO

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216/972-1716 Tr$650 Mil
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PersTr: Gary R. Branden, VP&TO
TrInv,ComTrF: John P. Werner, TO
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PersTr: Robert M. Bonchack, VP&TO
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TrOpers: Gary M. Toth, TO
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P.O. Box 2009 44309
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PersTr: Richard S. Amundsen, VP
TrInv: Rebecca G. McClelland, VP
EmplBen: M. Patricia Allen, VP
CorpTr,TrOpers: J. Arlene Watson, VP
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William W. Wilkinson, TO

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216/379-1651
(Trust Office of Cleveland)
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2 W. State St. 44601
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(Branch of Canton)
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Ashtabula

SOCIETY NATIONAL BANK
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216/993-2210
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(Branch of Cleveland)
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1115 Dussel Dr. 43537
419/893-8441 Tr$90 Mil
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Nb: Dan B. Hathaway, VP
PersTr: Karen Simons, AsstVP
RE,Prob: Michael McGrail
Julie Fleck
EmplBen: Cathy Finkhousen, AsstVP
TrOpers: Alan Szymczak

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BELMONT NATIONAL BANK
325 Main St. 43912
614/635-1142
(Branch of St. Clairsville)

Brilliant

PEOPLES BANKING COMPANY
3rd & Ohio 43913
614/598-4101
(Branch of Martins Ferry)

Bryan

FIRST NATIONAL BANK NORTHWEST
310 S. Main, P.O. Box 469 43506
419/636-1164
Hd: Michael L. Williams, VP&TO

Cadiz

BELMONT NATIONAL BANK
555 E. Main St. 43907
614/942-4664
(Branch of St. Clairsville)
Richard E. Dolan, SrVP&TO

Cambridge

PEOPLES BANKING COMPANY
914 Wheeling Ave. 43725
614/432-2361
(Branch of Martins Ferry)

Canton

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216/438-8360 Tr$440 Mil
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PersTr: Alexander Hays, IV, SrTO
CorpTr: Pamela J. Guggenheim, AsstTO
TrInv: Paul T. Brady, SrTO
EmplBen: Robert C. Stark, SrTO
EstAdm: Michelle Leasure, TO

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126 Central Plaza North 44702
216/489-5400
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EmplBen: Edwin C. Messerly, VP
TrInv: Gary R. Martzolf, SrVP
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P.O. Box 24190 44701
216/438-1224 Tr$248 Mil
(Branch in Alliance)
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PersTr: Suzanne M. Hunter, AsstVP&TO
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EmplBen: Samuel M. Lincoln, VP&TO
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Celina

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P.O. Box 170 45822
419/586-5121 Tr$29 Mil
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EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Cincinnati

AMERITRUST COMPANY, N.A.
525 Vine St. 45202
513/762-8360
(Branch of Cleveland)
Hd: Paul S. Recker, VP
William A. Harding, VP
D. Bruce Ross, VP

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OHIO (Cont.)

Cincinnati (Cont.)

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513/651-8410 Tr$3.4 Bil
Hd: Cortland J. Meader, ExecVP
PersTr,Sls: George R. Landreth, SrVP
EmplBen,TrOpers: Gary G. Wilson, SrVP
TrInv: Walter K. Parker, SrVP

FIFTH THIRD BANK
38 Fountain Square Plaza 45263
513/579-5434 Tr$25.4 Bil
TrDiv: Michael K. Keating, SrVP&TO
PersTr: Phillip C. Long, SrVP&TO
EmplBen: Richard A. Dineen, VP&TO
CorpTr: Randolph J. Stierer, VP&TO
InstAssetAdm: Scott N. Degerberg, VP&TO
TrInv: Marilyn J. Osborn, VP&TO
TrOpers: Christina H. Kelso, VP

HUNTINGTON NATIONAL BANK
105 West 4th St 45202
513/762-1893
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Nb: David K. Miller, VP

NORTH SIDE BANK & TRUST CO.
4125 Hamilton Ave 45223
513/542-7800 Tr$60 Mil
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PersTr: Timothy P. Nolan, J.D., TO
TrInv: Douglas A. Korengel, AsstTO
TrOpers: Julie M. Gall, TO

THE PROVIDENT BANK
One E. Fourth St. 45202
513/579-2081 Tr$2.8 Bil
Hd: Jerry L. Grace
PersTr: Craig M. Mann
CorpTr,StkTrans: Jacqueline M. Dever
TrInv: Thomas C. Diehl
EmplBen: James S. Cambron
TrOpers: Daniel F. Eckstein
Nb: Dennis M. Charlton

SOCIETY BANK
36 E. 7th St., 24th Fl. 45202
513/723-2416
(Branch of Dayton)
CorpTr,EmplBen: David R. Hayes, AsstVP
Nb: Charles H. Herrick, TO

STAR BANK, N.A., CINCINNATI
P.O. Box 1118 45201-1118
513/632-4633 Tr$2.7 Bil
(Branches in Independence & Worthington)
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CorpFinSvcs: Daniel B. Benhase, VP&TO
TrInv,ComTrF: B. Randolph Bateman, SrVP
TrOpers: William J. Keller, SrVP
Nb: Dennis A. Nahnsen, VP&TO
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Cleveland

AMERITRUST COMPANY, N.A.
P.O. Box 5937 44101
216/737-5200 Tr$19.6 Bil
(Branches in Beachwood, Cincinnati & Columbus. Affiliates in Tampa, FL, Denver, CO, St. Louis, MO, New York, NY & Houston, TX)
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InvRes: James R. Kirk, SrVP-Dir
PersTrInv: Paul D. Neidhardt, SrVP
EmplBenInv: Dennis M. Grapo, SrVP
PvtBnkg: Charles J. Berkey, SrVP

BANK ONE CLEVELAND, N.A.
1255 Euclid Ave. 44115
216/781-3333 Tr/o$400 Mil
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TrInv: Margaret J. Pipak
EmplBen: Betsy Langer Kapp, VP&TO
TrOpers: Richard H. Lindoerfer, AsstVP

HUNTINGTON TRUST COMPANY, N.A.
917 Euclid Ave. 44115
216/344-6578
(Branch of Columbus)
PersTr(Cleveland): Jerry Foust, VP
EmplBen(Cleveland): Rita Kattman, VP
Inv(Cleveland): Douglas V. Epp, VP

NATIONAL CITY BANK
1900 E. 9th St., P.O. Box 5756 44101
216/575-2000 Tr$8 Bil
(Affiliated Trust Cos. in Naples & W. Palm Beach, FL also in Akron, Columbus, Dayton & Toledo, OH & Louisville, Lexington & Ashland, KY)
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FdsMgtDivHd: Larry Kekst, VP
TrInv: Gerald Gray, VP
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StkTrans: Joseph Hirka, VP
EmplBen: William F. Berrott, VP
MutualFds: Joseph C. Penko, VP

THE PROVIDENT BANK
1111 Superior Ave. 44114
216/694-2351 Tr$100 Mil
EmplBen: JoAnn M. Diluzio
TrOpers: Tina M. Ledford

SOCIETY NATIONAL BANK
800 Superior Ave. 44114
216/689-3000 tr$4.8 Bil
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PersTr: Louis E. Daugherty, SrVP
CorpTr,EmplBen: James J. McGuire, SrVP
EmplBenOpers: Donald J. Bisesi, VP
TrInv: Denis J. Amato, SrVP
Est: Brian Cherkala, VP
RE: John Breault, Mgr
TrOpers: N. F. Bour, VP
Tx: W. M. Wright, VP
PersTr,Nb: A. Stewart Kerr, VP
CorpTr,EmplBen,Nb: Timothy J. Connors, SrVP

STAR BANK, N.A.
1350 Euclid Ave. 44115
216/241-6126
Norbert A. Jerina, CFP,DirTrSvcs(Northern Ohio Region)

★ Columbus

AMERITRUST COMPANY, N.A.
33 N. Third St. 43215
614/224-0670
(Branch of Cleveland)
Hd: Brenton I. Chivington, VP

BANCOHIO NATIONAL BANK
155 E. Broad St. 43251-0050
614/463-7482 Tr$1.3 Bil
Hd: Alan J. Davidson, ExecVP
PersTr: John L. Sauter, SrVP
BusTr: Noel H. Knox, VP
TrInv: Ellwood Lewis, VP
TrOpers: Jim S. Deyo, VP
Nb: Nicholas S. Madved, VP

BANK ONE OHIO TRUST COMPANY, N.A.
235 West Schrock Rd. 43081-1075
614/248-4049 Tr$5 Bil
(Trust Offices in Akron, Cleveland, Columbus, Dayton, Lima, Mansfield, Middletown, Portsmouth and Youngstown)
John G. Alexander, Pres&CEO
TrInv: James D. Wright, CIO
TrOpers: Michael D. Ryba, SrVP
CorpTr: Roger R. LaCharite, VP
C. Thomas Rice, ExecVP
Contr: Jon W. Bennett
CFO: Jack G. Groseclose, VP
Jonathan G. Verity, ExecVP

CENTRAL TRUST CO.
37 N. Third St. 43215
614/463-9099
(Branch of Newark)
Hd: William R. Baker

HUNTINGTON TRUST COMPANY, N.A.
41 S. High St. 43287
614/463-4206 Tr$1.9 Bil
(Branches in Cincinnati, Cleveland, Dover, Lima & Toledo)
GpHd: Norman A. Jacobs, Pres
PersTr(Columbus): Robert Gerseny, VP
PersTr(Cleveland): Jerry Foust, VP
EmplBen(Columbus): Carson E. Lugibihl, VP
EmplBen(Cleveland): Rita Kauffman, AsstVP
CorpTr: Michael D. Roth, VP
Inv(Cleveland): Douglas Epp, VP
Inv(Columbus): James Buskirk, SrVP
TrOpers: Diana Willen, SrVP
Mktg(Columbus): Karen A. Barrett, SrVP
Mktg(Cleveland): David Brown, VP
FinO: Benjamin R. Murphy, VP

SOCIETY BANK
88 E. Broad St. 43215
614/460-3411
Hd: Michael P. Fisher, SrVP&Mgr

Cortland

THE CORTLAND SAVINGS & BANKING
194 W. Main St. 44410
216/637-8040 Tr$11.804 Mil
Hd,PersTr,TrInv,EmplBen,Nb: George W. Cochran
TrOpers,TDP: Joyce P. Ratcliff

Dayton

BANK ONE, DAYTON, NA
Kettering Tower 45401
513/449-8860 Tr$1.34 Bil
Hd: Jonathan G. Verity, ExecVP
PersTr: Robert L. Nugent, VP
TrInv: David Y. Handlir, VP
TrOpers: Kim Seubright, VP
EmplBen: Don Middendorf, VP
Nb: Robert J. Blommel, AsstVP
Tax: Shellie L. Sweeterman, SrTO

CITIZENS FEDERAL SAVINGS & LOAN
One Citizens Federal Centre 45402-1794
513/461-0522 Tr$185 Mil
(Branches in Cincinnati & Columbus)
Hd: Hudson Green, VP
PersTr: David Kilgo, AsstVP
TrInv: Dennis Neff, IO
TrOpers: Roger Borchers, AsstVP
EmplBen: Michael Kersh, AsstVP
Nb: Stephen B. Carr, AsstVP

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2118 Tr$620 Mil
Hd: Rebecca Hawk Roess, SrVP&TrDivMgr
Richard W. Mack, SrVP&TrDivMgr
PersTr: James T. Neef, VP&TO
TrInv: Woodrow W. Stroud, Jr., VP&TO
EmplBen: John W. Sommer, VP&TO
Prob: Frank B. Williams, III, VP&TO
LeRoy F. McKay, TO
Nb: David W. Becher, AsstVP&TO
Brian J. Anderson, BDRep

SOCIETY BANK, N.A.
34 N. Main St. 45402
513/226-6333 Tr$1.8 Bil
(Branches in Cincinnati, Columbus & Hamilton)
Hd: Thomas R. Becker, ExecVP
PersTr: C. R. Barnes, VP&Mgr
CorpTr,EmplBen: James W. Haman, VP&Mgr
TrInv,ComTrF: Richard J. Rolfes, SrVP&Mgr
TrOpers,Tx: Jan Goodwin, VP&Mgr
Nb: Diane P. Thielking, VP&Mgr

Defiance

SOCIETY BANK & TRUST
414 Second St. 43512
419/784-1221 or 419/259-6102
(Branch of Toledo)
Taber H. Hinkle, BDRep

THE STATE BANK AND TRUST COMPANY
P.O. Box 467 43512
419/782-8950 Tr$125 Mil
Hd,EmplBen: Robert W. Constien, VP&TO
EmplBen: Sandra Stockhorst, AsstVP

Dover

HUNTINGTON TRUST COMPANY, N.A.
232 W. Third St. 44622
216/343-6611
Hd: Lawrence Markworth, VP

East Liverpool

BANK ONE OHIO TRUST COMPANY, N.A.
120 E. 5th St., P.O. Box 1029 43920
216/385-2265
(Branch of Youngstown)
Hd: Robin Rice, TO

Eaton

EATON NATIONAL BANK & TRUST CO.
110 W. Main St., P.O. Box 309 45320
513/456-5544
Hd: Perry Brown

Elyria

ELYRIA SAVINGS & TRUST NATIONAL BANK
Broad & Court Sts. 44035
216/329-3000 Tr$94 Mil
Hd: Georgia L. Bour, VP&SrTO

LORAIN COUNTY BANK
124 Middle Ave. 44035
216/329-8140 Tr$140 Mil
Hd,Nb: Kenneth E. Reiber, SrVP&SrTO
PersTr,Prob: Neal A. Conger, VP&TO
CorpTr: G. Sue DeChant, TO
TrOpers: Diane Rowe, TOpO
PersTr: James L. Kier, VP&TO
TrInv: William T. McBride, TrInvO
TDP: Laraine Bailey
EmplBen: Nancy Noga, AdmAsst

Findlay

FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A
P.O. Box 748 45839
419/424-8530 Tr$133 Mil
(Branches in Fostoria & Tiffin)
Hd,TrInv,Nb: Richard P. Zunkiewicz, GpVP&TO
PersTr: Mark D. Gazarek, VP&TO
EmplBen: Charlotte Hardin, AsstVP&TO
TrOpers: Sharon A. Dunbar, TOpO

THE OHIO BANK
236 S. Main St. 45840
(Branch in Ottawa)
Hd: A. Glenn Meerdink, VP
TrInv: J. Racheter, TO
EmplBen: D. Bucher, TAT

SOCIETY BANK & TRUST
418 S. Main St. 45840
419/427-5231
(Branch of Toledo)
Philip L. Russell, VP

Fostoria

THE FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.
220 Perry St. 44830
419/435-1825
(Branch of Findlay)

Gallipolis

THE OHIO VALLEY BANK CO.
420 3rd Ave., P.O. Box 240 45631
614/446-2631 Tr$28.7 Mil
Hd: C. Leon Saunders, SrVP&TO

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4818 Tr$700 Mil
Hd: James J. Ashburn, SrVP&SrTO
PersTr: Dennis G. Walsh, VP&TO
CorpTr,Taxes: David D. Schul, VP&TO
TrOpers: Frank M. Peters, VP&TOpO
TrInv: Dennis C. Dietz, VP&SrTrInvO
RE: Ronald E. Sunderhaus, TO
EmplBen: Marilyn N. Wilson, EBO

SOCIETY BANK
2nd & High Sts. 45011
Hd: William A. Groth, II, SrVP&Mgr

STAR BANK, N.A., BUTLER COUNTY
High St. & Journal Square 45012
513/867-5133 Tr$273 Mil
Hd: James A. McNeal, SrVP&SrTO
PersTr: Margaret Kollstedt, SrTO
TrInv,ComTrF: Joseph P. Belew, TO
EmplBen: Jack Flege, TO
Ursula Umberg, TO
TrOpers: Nancy Wenning, TO
Nb: Lynelle K. Cook, TO

Independence

STAR BANK, N.A., CLEVELAND
6500 Rockside Rd. 44131
216/524-0009
Joseph A. Campanella, Chm&CEO

Jewett

BELMONT NATIONAL BANK
P.O. Box 355 43986
614/946-2411
(Branch of St. Clairsville)
Richard E. Dolan, SrVP&TO

Lancaster

CENTRAL TRUST CO.
117 W. Main St. 43130
614/464-2264
(Branch of Newark)
Hd: William R. Baker, VP&TO
TrOpers: Richard A. Bennett, TO

PARK NATIONAL BANK
Fairfield National Div.
143 W. Main St. 43130
614/653-7242
(Branch of Newark)
Thomas L. Kokensparger, TO

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414
Hd: Bernard H. Wright, Jr., TO
TrOpers: W. Jean Bell, AsstTO

Lima

BANK ONE OHIO TRUST CO., NA, LIMA
P.O. Box 390 45802
419/221-5831 Tr$321 Mil
DeptHd,PersTr: Evans T. Pseekos, Chm,SrVP&TO
PersTr: Philip Christy, AsstVP&TO
TrOpers: Teresa Hunsaker, AsstVP-Opers
TrInv: Stephen M. Bryan, VP&TO
EmplBen: H. William Manley, VP&TO

HUNTINGTON TRUST COMPANY, N.A.
631 W. Market St. 45802
419/226-8239
Hd: Robert Shenk, VP

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO, NatAssn
1949 Broadway 44052
216/244-1965 Tr$70 Mil
Hd: David E. Nocjar, VP&TO
EmplBen: Charles S. Tashjian

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$91.155 Mil
Hd,TrInv,Nb: Emma N. Mason, SrVP&TO
PersTr,Prob: Brian Morgan, TO
Tax: James Carpenter, AsstTO
TrOpers: Gerald Falcon, VP

Mansfield

BANK ONE OHIO TRUST CO. NA, MANSFIELD
28 Park Ave. W., 44902
419/525-5520 Tr$137 Mil
Hd,TrInv,Nb: David J. Strub, VP
PersTr,EmplBen; Paul H. Dudte, Jr., SrTO

RICHLAND TRUST CO.
P.O. Box 355 44901
419/525-8713 Tr$80 Mil
Hd,PersTr,TrInv: Harold H. Davis, VP&TO
EmplBen,TrOpers: Charla Pore, TrAdmO
Nb,EstAdm: Donald J. Breen, VP&TO

SOCIETY BANK & TRUST
42 N. Main St., P.O. Box 849 44901
419/525-7676
(Branch of Toledo)
Hd,Nb: J. A. Walter, VP

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO, NatAssn
P.O. Box 661 45750
614/373-1147 Tr$14 Mil
Hd: William Baker, TO
TrOpers: Judy A. Hoff, VP&AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/374-6107 Tr$200 Mil
Hd,PersTr,Nb: David B. Baker, ExecVP&TO
TrInv,Nb: Linda L. Wootton, VP&TrInvO
TrOpers:,EmplBen: Jeffrey D. Welch, VP&TO
TrAdmin: Launa H. Morus, TrAdmO
Beth A. Worthington, TrAdmO
TrInv: Rose N. Haas, TrInvO

Martins Ferry

PEOPLES BANKING COMPANY
30 S. 4th St. 43935
614/633-3151
(Branches in Brilliant, Cambridge, St. Clairsville, Scio & Tiltonsville)
Hd,PersTr,CorpTr,TrInv, EmplBen,Nb: Jimmy D. L. Roan, VP&TO
TrOpers: Naoma Kolkedy, TA

OHIO (Cont.)

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$120 Mil
Hd,PersTr: Christine E. Kruman, VP&SrTO
TrInv: Wesley Meinerding, VP
EmplBen: Scott Kettler, AsstVP

Maumee

MID AMERICAN NATIONAL BANK & TRUST CO.
1115 Dussell Ave. 43537
419/893-8441

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
216/722-5555 Tr$186 Mil
Hd: George P. Paidas, SrVP&TO
PersTr: Mary Jo Morse, TO
EmplBen: Catherine M. Carmany, VP&TO
TrOpers: Donna Watkins, TOpO
Nb: William C. Klenk

Middletown

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 N. Main St. 45042
513/425-7548 Tr$150 Mil
Hd: R. P. Ely, Jr., VP&SrTO
PersTr,Prob: Kenneth J. Angel, TO
Martha Sorrell
PersTr: J. E. Gaw, TO

Mount Vernon

FIRST-KNOX NATIONAL BANK
P.O. Box 871 43050
614/393-5505 Tr$58 Mil
Hd: David R. Irvin, VP&TO
Stephen L. Potter, TO
Mary T. Collins, TrAdmO
Leslie E. Boucher, TOp

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$90 Mil
(Branches in Columbus, Lancaster and Zanesville)
Hd,Nb: William R. Baker, VP&TO
TrOpers: Richard A. Bennett, TO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$231 Mil
(Branch in Fairfield)
Hd,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Terry Myers, AsstVP&TO
PersTr: John Uible, TO
CorpTr,EmplBen,Est: John S. Gard, TO
TrOpers: Beverly A. Clark, TO

Norwalk

CITIZENS NATIONAL BANK
12-14 E. Main St. 44857
419/668-3736 Tr$25 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
Donald J. Breon, VP&TO
PersTr,TrOpers: Jackie Griggs, AsstTO
TDP: Margaret Chrislip, DP

Ottawa

THE OHIO BANK
227 E. Main St. 45875
419/523-6880
Jan Von Der Embse, TO

Piqua

FIFTH THIRD BANK OF MIAMI VALLEY, N.A.
(An affiliate of Fifth Third Bancorp)
326 N. Main St. 45356
513/778-1411 Tr$229 Mil
Hd,Plng: Roy H. DePriest, SrVP
PersTr,Nb,BusDev: Peter M. Klosterman, VP
EmplBen: Brian W. Phillips, SrTO
TrInv: Neill H. Hass, IO
TrOpers: Michael Rutherford, OpMgr

Portsmouth

BANK ONE OF PORTSMOUTH, N.A.
P.O. Box 301 45662
614/354-3261 Tr$92 Mil
Hd: Mark Prince, SrVP
TrInv: Paul David Fowler, TO
TrOpers: Ruth Ann Logan, TO
EmplBen: James Brown, TO

STAR BANK, S. Central Ohio
P.O. Box 1151 45662
614/355-7220 Tr$40 Mil
Hd: Raymond T. Bartel, VP&SrTO
TrOpers: Noreen Hartard
EmplBen: Colin M. McCall, TO
TDP: Julie Brown

Russellville

THE FIFTH THIRD BANK OF SOUTHERN OHIO
Columbus & Main Sts. 45168
513/377-3901
Hd: Doug Wilson

St. Clairsville

BELMONT NATIONAL BANK
P.O. Box 249 43950
614/695-3323 Tr$52 Mil
(Branches in Bridgeport, Cadiz, Jewett & Shadyside)
Hd: Richard E. Dolan, SrVP&TO
TrOpers: Madelyn Witsberger, AsstVP&TO

PEOPLES BANKING COMPANY
199 W. Main St. 43950
614/695-5370
(Branch of Martins Ferry)

Sandusky

SOCIETY BANK & TRUST
135 E. Washington Row 44870
419/625-5631
(Branch of Toledo)
William J. Blosky, SrTO

Scio

PEOPLES BANKING COMPANY
Main St. 43988
614/945-3511
(Branch of Martins Ferry)

Shadyside

BELMONT NATIONAL BANK
4105 Central Ave. 43947
614/671-9345
(Branch of St. Clairsville)

Springfield

THE SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1408 45501
513/324-6807 Tr$114 Mil
Hd: Daniel M. O'Keefe, VP&TO
PersTr: Richard O. Matthies, AsstVP&TO
EmplBen: Brenda S. Haybarker, TO
TrOpers: Terri L. Wyatt

Steubenville

BANK ONE OHIO TRUST COMPANY, N.A.
401 Market St. 43952
614/282-3661
Hd: Richard Cunningham, AsstVP

MINERS & MECHANICS SAVINGS & TRUST CO.
P.O. Box 100 43952
614/284-5660 Tr$47 Mil
Joseph Cartledge, VP&TO
Melba Martin, TO

Tiffin

THE FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.
79 S. Washington St., P.O. Box 798 44883
419/447-3213
(Branch of Findlay)
Louis LaJoe, VP&TO

Tiltonsville

PEOPLES BANKING COMPANY
134 Third St. 43963
614/859-2127
(Branch of Martins Ferry)

Toledo

FIFTH THIRD BANK OF TOLEDO, N.A.
Madison & Huron Sts. 43603
419/259-6809 Tr$1 Bil
Hd: James P. Silk, SrVP
PersTr: Marsha A. Manahan, VP
TrInv: Donald E. Miles, VP
EmplBen: Harry M. Behrendt, Jr., VP
TrOpers: James A. Foote, TO
Nb: Glenn N. Raitz, TO

HUNTINGTON TRUST COMPANY, N.A.
300 Madison Ave. 43603
419/321-1133
Hd: Richard Stein, VP

OHIO CITIZENS BANK
405 Madison Ave., P.O. Box 1688 43603
419/259-6605 Tr$887 Mil
Hd: Louis E. Yanney, ExecVP
PersTr: Edward R. Cahill, Jr., VP
CorpTr: Wendy L. Perz, AsstVP
TrInv: David J. Gorny, VP
EmplBen: Priscilla M. Lesinszki, VP
Nb: Deborah S. Williams, VP

SOCIETY BANK & TRUST
P.O. Box 10099 43699-0099
419/259-8142 Tr$3.5 Bil
(Branches in Defiance, Findlay, Mansfield & Sandusky)
Hd: Trace B. Swisher, ExecVP
PersTr: Jerome J. Robison, SrVP
InstTr: Edgar V. Avila, SrVP
TrInv: John M. Ryan, SrVP
TrOpers: Wanda K. Cornelison, VP
EmplBenTr: Robert W. Cabanski, VP
Foundations&Endowments: Craig H. Shopneck, VP
RE: Arthur A. Morgan, VP
Nb: Robert E. Morrison, VP

Troy

STAR BANK, N.A., TROY
910 W. Main St. 45373
513/335-8351 Tr$234 Mil
Hd,TrInv,Nb: Richard J. Fraas, ExecVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, VP&TO
PersTr: Viola Strome, TO
Nb: Thomas J. Kleptz, TO

Van Wert

LINCOLN NATIONAL BANK & TRUST CO.
114 E. Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, VP

Warren

BANK ONE OHIO TRUST COMPANY, N.A.
106 E. Market St. 44481
216/841-7000
Hd: James Ross, VP

SECOND NATIONAL BANK OF WARREN
P.O. Box 1311 44482
216/841-0238 Tr$188.7 Mil
Hd: William Hanshaw, VP&TrMgr
AcctAdm: J. A. Hatchner, VP
PersTr,EstSettlmt: Joann Crank, TO
TrInv: John Zimomra, VP
Michael Hephner, TrInvO
EmplBen: Anne G. Bump, AsstVP
TrOpers: Jill Davis, OpersMgr
Teresa Patrone, TOpSupv

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$50 Mil
Hd: Sarah E. Barker, VP&SrTO
John Houdek, AsstVP&TrInvO
Douglas W. Sweet, AsstVP&PersTO
Jill Green, TOpO

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr$90 Mil
Hd,PersTr,CorpTr,TrInv: Stephen E. Kitchen, SrTO&ExecVP
PersTr,EmplBen: Thomas S. Rumbaugh, TO
TrOpers: Jennifer A. Guenther, AsstTO

Worthington

STAR BANK, CENTRAL OHIO
688 High St. 43085
614/794-5430
Linda K. Page, Pres&CEO

Youngstown

BANK ONE OHIO TRUST COMPANY, N.A.
6 Federal Plaza West 44503
216/742-6740 Tr$533 Mil
(Branches in East Liverpool, Steubenville & Warren)
Hd: G. Russell West, SrVP

THE DOLLAR SAVINGS & TRUST CO.
P.O. Box 450 44501
216/744-9000 Tr$996 Mil
Hd: Herbert H. Pridham, SrVP&SrTO
PersTr: Mark J. Wenick, VP&TO
CorpTr,TrOpers: Dennis J. Delon, VP7TO
TrInv: David J. Tricomi, SrTO
EmplBen: Robert M. Reto, TO

MAHONING NATIONAL BANK
P.O. Box 479 44501
216/742-7000 Tr$350 Mil
Hd,Nb: Patrick A. Sebastiano, SrVP&SrTO
EstAdmin: C. Richard Jones, VP&TO
TrInv,ComTrF: Samuel Steffanina, TO&TrInvMgr
TrOpers: John Wal, VP&TO
CorpTr,EmplBen: Stephen D. Panak, TO
PersTr: Terrence F. Cloonan, TO

SOCIETY NATIONAL BANK
Mahoning Valley District
50 Federal Plaza E. 44503
216/740-7906
Hd,Nb: Gerald F. Dreier, VP
PersTr,EmplBen: Henry J. Bilyk, TO

Zanesville

THE CENTRAL TRUST CO.
434 Main St. 43701
614/452-9901
(Branch of Newark)
Hd: William R. Baker, VP&TO
TrOpers: Richard A. Bennett, TO

FIRST NATIONAL BANK OF ZANESVILLE
422-428 Main St. 43701
614/455-7060 Tr$173 Mil
Hd: Raymond L. Hecker, SrVP-Tr
Mary Marks Kennedy, AsstVP-PersTr
James H. Lane, AsstVP-EmplBen
Bruce Lee, AsstVP-Inv
TrOpers: Janina Baldwin

OKLAHOMA

Ada

FIRST NATIONAL BANK & TRUST CO.
101 E. Main St. 74820
405/332-5132 Tr$35 Mil
Hd: M. Keywood Deese, VP&SrTO
TDP: Joyce Collings, AsstVP

Alva

CENTRAL NATIONAL BANK OF ALVA
P.O. Box 667 73717
405/327-1122
Gertrude Myers, ChmBd&CEO
William R. Buckles, Pres
Evelyn Myers, VP
Allen J. Crouch, VP&TO
Orin R. Lancaster, SrVP&TO
Lynn E. Heasley, VP&Csh
J. Michael George, VP-FRep
Clint A. Elliott, VP-Opers
Phil Hamilton, AsstVP
Roger Nobis, AsstVP
Weeta Kelley, AsstCsh
Mary Margaret Myers, AsstCsh&AsstTO
Jo Ann Isenbart, AsstCsh&Aud
Patricia A. Headlee, AsstCsh

Ardmore

EXCHANGE NATIONAL BANK AND TRUST COMPANY
P.O. Box 789 73402
405/223-5000 Tr$61 Mil
Hd: Charles F. Williams, SrVP&TO
TrAdmin: Mary Frances Carroll, AsstVP
TrOpers: Michael A. Rodriguez, TOpO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 69 73401
405/223-1111 Tr$55.8 Mil
Hd: Charles R. Milner, SrVP&SrTO
PersTr: Dianna L. Dean, AsstVP&TO
TrOpers: Dana G. Williams, TOpO

Bartlesville

WESTSTAR BANK, N.A.
P.O. Box 2248 74005
918/337-3290 Tr$425 Mil
Hd: Betty H. Dalrymple, SrVP&SrTO
Bertha Lanckriet, VP&TO
Jack I. Seidle, VP&TO
Geraldine Knipmeyer, TO
TrOpers: Sheila Evans, TOpO
TrInv: Larry Watson, VP&TrInvO
TrAdm: Stephen Colaw, VP&TO

Billings

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 307 74630
405/725-3222
(Branch of Perry)
Leland Harris

Bixby

CITIZENS SECURITY BANK & TRUST CO.
P.O. Box 130 74008
918/366-8264 Tr$17 Mil
Hd,TrInv,Nb: James W. Allison, ExecVP&TO
PersTr,EmplBen,TrOpers: Russell Smith, VP&TO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
Bill Chambers, ExecVP&TO
Virginia Mardis, AsstVP&AsstTO

SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$15 Mil
Hd: W. W. Rodgers, ChmBd&CEO
TrOpers: Doris Samuel, AsstVP&TO

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 70 74013
918/251-5371 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma of Tulsa, Oklahoma)

Chickasha

CHICKASHA BANK & TRUST
1924 S. 4th St. 73018
405/222-0550 Tr/u$1 Mil
Hd: Richard A. Fitzpatrick, SrVP&TO

FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$13 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Kay Ratcliff, TO
TrOpers: Rita Combs, AsstTO
Nb: Laurie Wentz, TO

OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73023
405/224-6000 Tr$13 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Deanna Powers, AsstVP&TO
TrOpers: Marquetta Ramsey, AsstTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY IN CLINTON
P.O. Box 9 73601
405/323-2311 Tr$10 Mil
Hd,PersTr,CorpTr,TrInv: Gilbert Dick
TrOpers,TDP: Carrie Crow

OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73534
405/255-1810
Hd: Steve Rahill, Pres
Loyd C. Cowan, SrVP&TO
Kathryn Bigham, AsstVP&TO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73534
405/255-5860 Tr$101.2 Mil
Hd,TrInv,Nb,ComTrF: Hal H. Pennington, SrVP&TO
PersTr: Virginia Brenneis, VP&TO
TrInv: Nancy Hemphill, AsstVP&TO
TrOpers,TDP: Lynnette Irwin, AsstVP&TOpO
EmplBen: Brad Blystone, TO
Oil & Gas/RE: Dorothy Taylor, TO

OKLAHOMA (Cont.)

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74702
405/924-2211 Tr$2.5 Mil
Hd: William Fahrendorf, VP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$3.7 Mil
Hd: Debbie Harrison, TO

Enid

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 3448 73701
405/233-3535 Tr$180 Mil
Hd,EmplBen,Nb: Roger Austin, SrVP&TO
PersTr: Stella Knowles, VP&TO
CorpTr: Ralph Kremeier, VP&TO
TrInv: Ron G. Barnes, ExecVP
SecurTrading: Kayle Costello, TO
TrOpers: Sharon Walker, AsstVP&TO

Guthrie

BANCFIRST
P.O. Box 160 73044
405/282-4415
(Branch of Stillwater)
Mgr: Kay Hudson, SrVP&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$15.6 Mil
Hd,PersTr,TrOpers,Nb: Virginia L. Wester, VP&TO
TrInv,TDP: Eric Begley, AsstTO

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: Alan Johnston

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$2.7 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK
P.O. Box 599 73750
405/375-5911 Tr$3.8 Mil
Hd,PersTr,CorpTr,TrInv: Merrill Burruss, Jr., Pres
TrOpers,Nb,TDP: Peggy F. Reherman, TO

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1349 73502
405/353-6500 Tr$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Jeffrey H. Nickle, VP&TO

Madill

THE BANK OF SOUTHERN OKLAHOMA, N.A., PC
P.O. Box 823 73446
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 948 74502
918/426-0211 Tr$16 Mil
Hd: Clark Bass, ChmBd
TrOpers: J. W. Allford, AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI
P.O. Box 850 74355
918/542-3371 Tr$6 Mil
Hd: Sue L. Thompson, VP&TO
T. J. Archer, TO
Ann Neal, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$12 Mil
Hd: Robert C. Tyson, Pres&TO

Muskogee

CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE
P.O. Box 1967 74402
918/683-6611
Hd: Joe F. Morriss, SrVP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74402-0488
918/687-6321 Tr$51 Mil
Hd,PersTr,CorpTr,Nb: Dave L. Blakeburn, ExecVP&TO
TrOpers,TDP: Elaine Henderson

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE
P.O. Box 68 74402
918/687-1000 Tr$30 Mil
(Assets Managed by The Trust Company of Oklahoma of Tulsa, Muskogee, OK)

THE TRUST COMPANY OF OKLAHOMA OF TULSA
208 W. Broadway 74401
918/683-6761 Tr$48 Mil
(Branch of Oklahoma City)
Nb,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: Betty J. Coffman, VP
TrInv: See Tulsa Office

Norman

CITY NATIONAL BANK & TRUST CO.
P.O. Box 1167 73070
405/321-6444 Tr/o$3.5 Mil
Hd: Don Symcox, Pres

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 900 73070
405/321-7170 Tr$40 Mil
Hd,CorpTr,TrInv: Lewis W. Beckett
PersTr: El Juana Pollock
EmplBen: Holly Russell

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, ChmBd,Pres&TO
George L. Hangs, AsstTO

★ Oklahoma City

BANCOKLAHOMA TRUST CO.
P.O. Box 2418 73124
405/272-2074
(Branch of Tulsa)

BANK OF OKLAHOMA, OKLAHOMA CITY, N.A.
P.O. Box 24128 73124
405/272-2166 Tr$274.7 Mil
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TrOpers: Andrea Canada, AsstVP

BOATMENS FIRST NATIONAL BANK OF OKLAHOMA
P.O. Box 25189 73125
405/272-4211 Tr/o$2.2 Bil
TRUST & INVESTMENTS:
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SpecFinSvcsGp: Jerry Goff, SrVP&TO
CorpTr: Raymond Kamp, VP&TO
TrInv: Carroll Johnson, VP&TO
EmplBen: Lance Grenier, VP&TO
PersTr,Est: Ray Kolker, VP&TO
RE,Oil&Gas: Bert Bezdicek, VP&TO
ComTrF,TrOpers,TDP: Dick Kedy, VP&TO
Nb: Bryan Wilson, VP&TO

CITY BANK & TRUST
P.O. Box 24500 73124
405/232-8501 Tr$10 Mil
Hd: Wm. O. Johnstone, Chm

FOUNDERS BANK & TRUST CO.
P.O. Box 20428 73156
405/749-3125 Tr$273 Mil
Hd: Thomas J. Connolly, ExecVP&SrTO
Nb: Jerry Bernardy, SrVP
Admin: Paul Raisig, VP
TrOpers: Brenda Reeder, AsstVP

LIBERTY NATIONAL BANK & TRUST CO.
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CorpTr: Jake Riley, SrVP
John H. Brown, SrVP
TrInv: Dennis Olsta, SrVP
EmplBen: C. A. Hartwig, SrVP
TrOpers: Melvin E. Burch, SrVP&GM

NICHOLS HILLS BANK & TRUST COMPANY
6410 Avondale Drive 73116
405/848-6811
D. Rex Urice, VP&SrTO

THE TRUST COMPANY OF OKLAHOMA
6307 Waterford Blvd., Ste. 100 73118
405/848-8899 Tr$325 Mil
C. Randolph Everest, ChmBd
EmplBen: Carl L. Short, Jr., Pres
PersTr: Jerry M. Williams, ExecVP
TrInv: Robert P. Goodwin, SrVP

Okmulgee

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1117 74447
918/756-7910 Tr$2 Mil
(Assets Managed by The Trust Company of Oklahoma of Tulsa, Tulsa, OK)

Perry

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 878 73077
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(Branch in Billings)
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Joe C. Sewell, Jr., ExecVP&AsstTO
Ann Hight, VP&AsstTO
Duane E. Palovik, SrVP&AsstTO

Ponca City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1151 74602
405/762-1644 Tr$55 Mil
Hd: Russell M. Shields, SrVP&SrTO
PersTr: Evelyn Swope, TO
EmplBen: Judy Million, TO
TrOpers: Leah McCombs

PIONEER BANK & TRUST
Investment and Trust Division
P.O. Box 2325 74602-2325
405/762-5651
Hd: James D. G. Lindsay, Jr., CFP,SrVP&TO
William Stan Brown

SECURITY BANK & TRUST CO. OF PONCA CITY
P.O. Box 311 74601
405/765-4444 Tr$85 Mil
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PersTr: Janetta K. Rodd, AsstTO
TrOpers: Wanda Vick, AsstTO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1408 74067-1408
918/224-3210
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74802-1089
405/273-5000 Tr$49 Mil
Hd,CorpTr,Nb: Ralph G. Spencer, SrVP&TO
PersTr,TrInv: W. H. Yarger, VP&TO
TrAdmin: Mary Jeske, TO
TrOpers: Shelley Lee Sanders

BANCFIRST
P.O. Box 1368 74802
405/273-1000
Hd: Melvin Camp, SrVP&TO

FIRST STATE BANK & TRUST CO.
912 E. Independence, P.O. Box 1209 74802
405/273-6100 Tr$2 Mil
Hd: Dan F. Hurley, VP&TO

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BANCFIRST
P.O. Box 1359 74076
405/372-3133 Tr$50 Mil
(Branches in Guthrie and Shawnee. Located also in Hugo, Konowa, Madill, McAlester, Muskogee, Oklahoma City, Prague, Sand Springs, Seminole, Sulphur & Tahlequah)
Hd: Melvin Camp, SrVP&TO

STILLWATER NATIONAL BANK AND TRUST COMPANY
P.O. Box 1988 74076
405/372-2230 Tr$20 Mil
Hd: Frances S. Frank

Tulsa

AMERICAN BANK & TRUST CO.
6100 S. Yale Ave., P.O. Box 3339 74101
918/481-3083 Tr$102 Mil
Hd,PersTr,TrInv,EmplBen,Nb:
Stephen A. Milligan, VP&SrTO
TrOpers: Sharon Wallace, Supv

BANCOKLAHOMA TRUST CO.
P.O. Box 2300 74192
918/588-6000 Tr$2.5 Bil
(Branches in Enid & Oklahoma City)
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PersTr,Nb: C. Steven Woodley, VP&SrTO
CorpTr: Jim W. Barnes, VP&TO
TrInv,ComTrF: Rudy M. Thomas, SrVP
EmplBen: Phillip J. Owings, SrVP&SrTO
TrOpers: H. James Holloman, SrVP&SrTO
TrCoun: Lawrence B. Halka, SrVP&SrTO
Tulsa Branch:
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P.O. Box 2360 74101
918/581-0268 Tr$445 Mil
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PersTr,CorpTr: Robert Roesler, SrVP
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TrOpers,TDP: Susan Winton

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Security Plaza, P.O. Box 880 74355
918/542-6661 Tr$9 Mil
(Assets managed by The Trust Company of Oklahoma of Tulsa, Tulsa, OK)

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5727 S. Lewis, Ste. 800, P.O. Box 3627 74101
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Nb: Les Pierce, SrVP

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P.O. Box 407 74301
918/256-7811 Tr$30 Mil
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TrOpers: Brenda Hoffsommer
TDP: Jan Hext

OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
918/256-5585 Tr$ 25 Mil
Hd: V. L. Buchanan, TO
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OREGON

Bend

FIRST INTERSTATE BANK OF OREGON N.A.
960 N.W. Wall St. 97701
503/388-0612
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Julie Anderson, SrTO&Mgr

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P.O. Box 1720 97420
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Hd: Scott Duttenhaver, AsstVP&Mgr

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
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Mgr: D. A. Frosaker, VP

Medford

FIRST INTERSTATE BANK OF OREGON, N.A.
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(Branch of Portland)
Hd: Robert LeRoy, AsstVP&Mgr

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: C. C. Heath, VP&Mgr

WESTERN BANK (Trust Dept)
P.O. Box 1784 97501-1040
503/770-6921 Tr$21.24 Mil
(Branch in Coos Bay)
Hd,Nb: Sharon L. Parks, CFP,VP&SrTrAdm
PersTr,TrInv,EmplBen,Nb: Jerry D. Sands, SrTO
TrOpers,TDP: Lisa Hart

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BANK OF COMMERCE
P.O. Box 50 97862
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(A wholly-owned subsidiary of Baker Boyer Bancorp)
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PersTr: Kathleen Bube, VP&TO
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TrInv: Marvin J. Trachta, VP&IO
OREmplBen: Greg Dreier, VP&Mgr
EmplBen,Nb: Ray Maddix, AsstVP
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(Division of The Bank of California)
2 Lincoln Center
10220 SW Greensburg 97223
503/245-9199
Alan Stonewall, Mgr

CAPITAL TRUST COMPANY
4380 SW Macadam Ave., Ste. 450 97201
503/228-2300 Tr$900 Mil
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TrInv: Ralph C. Rittenour, Jr., MngDir
Nancy L. Jacob, PhD, MngDir
ComTrF,EmplBen: Leroy J. Lundy, VP
Tr&CustSvcs: Marcia A. Bennett, SrVP
EmplBen: Kimberley A. Benson, VP
TrOpers: J. B. Leslie, VP

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Portland (Cont.)

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Financial Services Group Hd
Douglas McGregor
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TrInv: Dennis Wood, VP/CMG
ComTrF: Dale Annis, VP/CMG
RE: Mark Greulich, AsstVP/CMG
EmplBen: Robert L. Belding, SrVP/CMG
EmplBenSls: Jan Dawson, VP/CMG
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Financial Service Center
Main Office
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503/225-2371
Donald Younger, VP/FSG
Private Banking & Financial Services Center
503/225-2327
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P.O. Box 272 97207
503/790-7680 Tr$760 Mil
Hd: Robert Nokes, Pres&CEO
Pers,RE: Jacqueline Lorenz, VP
TrInv: Adrian Hamilton, AsstVP
EmplBen: Greg Schmidt, AsstVP
Nb: Kenneth Simpson, VP
Diane McClelland, AsstVP

PACIFIC NORTHWEST TRUST COMPANY
121 S.W. Morrison, Ste. 1450 97204
503/295-6974 Tr$475 Mil
Hd: Rick Meigs, Pres
ComTrF: Chris Williams
EmplBen: Judy Hereim, VP
TrOpers: Brenda Miller
Nb: Craig Stuvland, ExecVP

SECURITY PACIFIC BANK OREGON
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
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PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, VP
EmplBenMgr: Larry J. Lee, VP
TrInv: Robert T. Platt, SrVP

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/275-6588 Tr$2.2 Bil
(Branches in Bend, Eugene, Medford & Salem)
Hd: S. Y. Schuster, SrVP&ExecTO
PersTr: D. E. Fletcher, SrVP&TO
TrInv: G. K. Sweitzer, SrVP
CorpTr,BusSvcsDiv,EmplBen: S. Bronson Charno, VP
Forestry: W. E. McArthur, AsstVP
TrOpers,TDP: R. A. Kriete, VP
Nb: A. M. Gabel, VP

WEST ONE TRUST COMPANY, OREGON
P.O. Box 2882 97208
503/248-6060 Tr$352 Mil
(An affiliate of West One Bancorp, Boise, ID)
Hd: Phil Ioset, VP&Mgr
TrInv: Del Ottinger

★ Salem

COMMERCIAL BANK
P.O. Box 1012 97308
503/399-2993 Tr$75 Mil
Hd,Nb: Marvin C. Abeene, SrVP&TO
PersTr,TrInv: M. A. Hays, VP&TO
TrOpers: Cheryl Pfenning

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 12828 97309-0828
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, VP&Mgr

PIONEER TRUST BANK, NA
P.O. Box 2305 97308
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K. Loguidice, SecurCsh
K. Rapp, SecurTrader
ComTrF: C. J. Case, AsstTO
TrInv,TrOpers,TrSvcs: Michael S. Compton, VP&TO
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S. Horsley, TrAdm
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UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: Ward Schaumberg, VP

PENNSYLVANIA

Allentown

BANK OF PENNSYLVANIA
(Lehigh Valley Regional Office)
7540 Windsor Dr., Ste. 201 18195
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Nb: Douglas M. Watson, VP&TO

MERCHANTS BANK N.A.
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EmplBen: D. E. Skeath, VP
InstitSls: P. M. Saxman, Mgr&TO
PersSls: S. C. Courtright, VP

Meridian Asset Management

MERIDIAN ASSET MANAGEMENT, INC.
645 Hamilton Mall 18101
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(Branch of Valley Forge)
PersSvcs: G. Malcolm Reid, VP
EmplBen: Bruce D. Eden, AsstVP
Nb-InstitSvcs: Harry E. Cover, VP
Nb-PersSvcs: Robert M. McGovern, AsstVP

NORTHEASTERN BANK OF PENNSYLVANIA
1120 S. Cedar Crest Blvd. 18103
215/820-4900
(Branch of Scranton)
Nb: Robert H. DeSilver, Jr., VP

Altoona

MELLON BANK (CENTRAL)
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
George H. Wilson, AsstVP

MIDSTATE BANK & TRUST CO.
1130 12th Ave. 16603
814/946-6700 Tr$630 Mil
(Branch in State College)
Hd: Robert J. Scott, SrVP
PersTr,CorpTr: Nancy R. Fogel, VP&TO
H. Randall Carper, TO
Elaine Cherry, TO
Angela Swisher, TO
Jim Campbell, TO
Bryce Harshberger, TO
Raymond Hess, VP&TO
TrInv: Ralph J. Davis, VP
Daniel B. Magee, IO
EmplBenAdm: Elizabeth L. Bakoss, VP&TO
TrOpers: Marie A. Civiello, TOpO
TDP: Vallarie Hooper

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$15 Mil
Hd: Sally M. Bush, TO

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$2.2 Mil
Hd: Frank DePaolo, CEO
William M. Kessler, Csh&SrTO

Beaver

FIRST WESTERN TRUST SERVICES COMPANY
Third & Insurance Sts. 15009
412/775-7800
Paula J. Derr, VP&TO
R. Benjamin Cribbs, TO

Bedford

BT MANAGEMENT TRUST CO.
Regional Office
S. Juliana St. 15522
814/623-1200

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$42 Mil
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EmplBen: Judy Gizenski, AsstTO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
215/865-8446 Tr$370 Mil
Hd: C. Palmer Zigmund, SrVP
PersTr: John J. Bauer, VP
CorpTr,EmplBen: Joel G. Harpel, VP
TrInv: John B. Shupe, VP
TrOpers: Roy C. Miller, VP
Nb: George P. Kurtz, Jr., VP

LEHIGH VALLEY BANK
P.O. Box 2068 18001
215/861-1769 Tr$235 Mil
Hd: G. Allen Weiss, ExecVP
PersTr: Lester D. Stauffer, VP
CorpTr,EmplBen: H. Frank Martin, VP
TrInv,ComTrF: Edward A. Kramer, VP
TrOpers: John P. Bedics, AsstVP
Nb: Samuel F. Tameler, VP
Thomas W. Schreiber, VP

MERCHANTS BANK N.A.
60 W. Broad St. 18018
215/821-7605
(Branch of Allentown)

NAZARETH NATIONAL BANK & TRUST CO.
Broad St. Business Ctr., 44 E. Broad 18018
215/861-7846
(Branch of Nazareth)
Bruce D. Greenspan, FinSvcsO

Biglerville

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(Branch of Gettysburg)
Al Bair, Pres
Richard Schultz, TO

Bloomsburg

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11 W. Main St., P.O. Box 240 17815
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Thomas C. Blass
PersTr: Jeffrey R. Tanczos, VP
CorpTr,ComTrF,TrOpers: Patricia A. Fisher, TOpO&AsstSec
TrInv: John R. Bryden, III

Blue Ball

BLUE BALL NATIONAL BANK
1058 Main St. 17506
717/354-4541 Tr$59 Mil
Hd: John H. Phillips, VP
Joseph A. Myers, AsstVP
TrOpers: Dawn Fox, TO

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/369-6277 Tr$211 Mil
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PersTr: Kim Allen Kline, VP
CorpTr: Eleanor J. Frain, FSO
TrInv: Bart B. Hannahoe, VP
EmplBen: David J. Scibetta, FSO
TrOpers: Karen G. Still, TOpO
Nb: Lori A. Muhlenberg, SFSO

Bradford

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224 W. Washington St. 16701
814/362-6816
(Branch of Emporium)

INTEGRA BANK/NORTH
71 Main St. 16701
814/362-5223
(Branch of Pittsburgh)
Hd: E. Joseph Brown, VP

PRODUCERS BANK
50 Main St., P.O. Box 357 16701
814/368-3103 Tr$3.5 Mil
Wm. J. Branch, Pres

Branch Township

MINERSVILLE SAFE DEPOSIT BANK
Rte. 901, P.O. Box L 17954
Tr$15.0 Mil
Hd: Robert E. Matta, Esq.

Brockway

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401
Jean M. Rittenhouse, VP&AsstTO

Brookville

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364
Hd: George E. Walker, VP&TO

Bryn Mawr

THE BRYN MAWR TRUST COMPANY
10 S. Bryn Mawr Ave. 19010
215/525-1700 Tr$500 Mil
Hd: Gay P. Gervin, SrVP
PersTr: Joseph H. Bachtiger, VP
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TrOpers: Gayle Loney, VP
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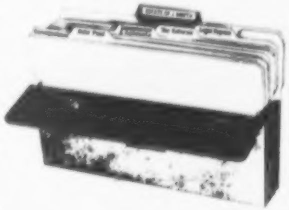

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MELLON BANK (CENTRAL)
104 E. Main St. 17745
717/893-4171
(Branch of State College)
M. V. Parucha, AsstVP

Luzerne

LUZERNE NATIONAL BANK
118 Main St. 18709
717/288-4511 Tr$1 Mil
Hd,TrOpers: Maureen Sanbone, TO
TrInv,Nb: John Kearney

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 38 19355
215/647-0100 Tr/u$1 Mil
Hd: James Fooskas, Jr., TO

Manheim

FARMERS FIRST BANK
P.O. Box 38 17545
717/665-6801
(Branch of Lititz)
PersTr: Wendy L. Basehoar, VP
Stephen E. Wenzel, TO
EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. Dinovis, VP

Mansfield

FIRST CITIZENS NATIONAL BANK
15 S. Main St. 16933
717/662-2121 Tr$27 Mil
Hd: Deborah E. Scott, TO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
100 Lincoln Way E., P.O. Box 38 17233
717/485-3144 Tr$7 Mil
Hd: Brent E. Layton, AsstTO

Meadville

INTEGRA BANK/NORTH
201 Chestnut St. 16335
814/337-1908
(Branch of Pittsburgh)
Hd: Robert B. Dornhaffer, VP

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
Hd: Ronald G. Imboden, ExecVP
PersTr: Timothy Smyth, VP
CorpTr,TrOpers: Alan Poust, AsstVP
TrInv: Wayne Koble, VP
EmplBen: John Masterson, VP
Nb: David Cullen, SrVP

MELLON BANK
P.O. Box 1086 16335
814/724-6950
(Branch of Oil City)
Harry C. Iwig, VP

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/691-4040 Tr$63 Mil
(A PNC Bank)
Hd,TrInv: Wayne P. Kautz, SrVP&SrTO
PersTr,TrOpers: Maria A. Tompkins, TO
PersTr,EmplBen,TDP: Patricia A. Derr, AsstTO

Media

CORESTATES BANK, N.A.
Veterans Sq. Personal Banking Center
17 Veterans Sq. 19063
215/973-3022
(Trust Regional Office)
Gail D. Feustel, VP

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$4 Mil
Hd: Mary Jane Fogle, TO

Mifflin

RUSSELL NATIONAL BANK
Main St., P.O. Box J 17058
717/436-2156
(Branch of Lewistown)
David Snook, Mgr
Bonnie Campbell, CustSvcSupv

Mifflinburg

MIFFLINBURG BANK & TRUST CO.
P.O. Box 186 17844
717/966-1041 Tr$13 Mil
Hd: Richard L. Sierer, CFP&TO
Patti J. Zimmerman, AsstTO

Mifflintown

THE FIRST NATIONAL BANK OF MIFFLINTOWN
P.O. Box 96 17059
717/436-2144 Tr$7.4 Mil
Hd: Jody D. Graybill, TO

THE JUNIATA VALLEY BANK
P.O. Box 66 17059
717/436-8211 Tr$23.8 Mil
Hd: Terry S. Love, SrVP&TO
Cynthia L. Williams, AsstTO
TrOpers: Tonda Malseed

Millersburg

COMMUNITY BANKS, N.A.
P.O. Box 350 17061
717/692-4781 Tr$22 Mil
(Member of Community Banks, Inc.)
Hd: Robert E. Lenker, ExecVP
Shirley Helwig, AsstVP&TO

MID PENN BANK
349 Union St. 17061
717/692-2133 Tr$9.6 Mil
Patricia A. Walter, TO
Diana M. Coleman, AsstTO

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954-0226
717/544-4787 Tr$14
Robert E. Matta, Esq., TO

Mount Carmel

UNION NATIONAL BANK
3rd & Oak St., P.O. Box 367 17851
717/339-1040 Tr$7.7 Mil
Hd: Bruce Skonecki, TO

Mount Joy

UNION NATIONAL MOUNT JOY BANK
P.O. Box 567 17552
717/653-1441 Tr$17 Mil
Hd: Charles R. Starr, VP&TO

Muncy

MUNCY BANK & TRUST CO.
2 N. Main St., P.O. Box 179 17756
717/546-2211 Tr$15 Mil
Richard H. Lloyd, Pres
Hd: William G. Ritter, TO
Pamela M. Dugan, AsstTO

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/746-7312 Tr$106 Mil
(Branches in Bethlehem & Easton)
Hd: Barbara A. Seifert, VP&SrTO
PersTr: David W. Kidd, AsstVP
EmplBen: Bruce D. Greenspan, FSO
TrOpers: Sally F. Jablonski, TO

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Drew E. Porter, AsstTO-Adm
Kathy Klutka, AsstTO-Opers

New Castle

FIRST WESTERN TRUST SERVICES COMPANY
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412/658-0535 Tr$200 Mil
(Branches in Beaver & Sharon)
Samuel I. Haines, Jr.
PersTr: Thomas G. Lamoree, II, SrVP
BusDev: John W. Flannery, VP
PersTr: Walter W. Boron, Sec&TO
TrInv: Wallace E. Witmer, VP
Jo L. Shane, TrInvO
EmplBen: Don M. Rae, TO
TrOpers: Patricia B. Wingfield, TO

INTEGRA BANK/NORTH
Washington Centre 16101
412/658-2651
(Branch of Pittsburgh)
Admin: Craig A. Kelsey, TO

Newtown

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$145 Mil
Hd,CorpTr,TrInv: Richard J. Fusco, SrVP&SrTO
EmplBen,Nb,Est: Steven T. Lees, AsstVP&TO
TrOpers: Kimberly G. Cole, AsstVP&TO
Taxes: Barry L. Pflueger, Jr., AsstTO

Norristown

CONTINENTAL BANK
Main & Swede Sts. 19401
215/278-4294 Tr$2.4 Bil
(Branches in Doylestown & Philadelphia)
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PersTr: William J. Lobley, SrVP
CorpTr: Gerald L. Hill, VP
TrInv,ComTrF: Robert Z. Lynn, AdmVP
EmplBen: John N. Campbell, SrVP
TrOpers: Amin Zacharia, VP
Nb: Thomas J. Vischer, Jr., SrVP

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$10 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, AsstTO

Oil City

INTEGRA BANK/NORTH
248 Seneca St., P.O. Box 318 16301
814/678-3552
(Branch of Pittsburgh)
PersTr: Rodney L. Campbell, VP
Sls: Paul H. Lackey, VP&TBDO
EstSettlmt: R. Grant Carner, VP

MELLON BANK (NORTH), N.A.
100 Seneca St. 16301
814/677-9700
Hd: Gary G. Hoyt, SrVP
Larry E. Witherup, VP-TrAdm
Merle A. Bubeck, VP-TrInv
Loretta A. Strawbridge, VP-TrOpers
EmplBen: Edward L. Dunlap

Palmerton

CITIZENS BANK & TRUST CO.
Delaware Ave., P.O. Box 196 18071
215/826-2457 Tr/u$1 Mil

Philadelphia

CONTINENTAL BANK
1500 Market St. 19102
215/564-7396 Tr$1.3 Bil
(Branch of Norristown)
Hd: C. Warren Ormerod, ExecVP
Nb: Thomas J. Vischer, Jr., SrVP

CORESTATES BANK, N.A.
1500 Market St. 19101
215/786-8830 Tr$20 Bil
(Regional Offices in Media, Plymouth Meeting and West Chester)
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PersSvcs: David W. Schoffstall, ExecVP
PvtBk: Gerald D. Quill, SrVP
Mktg&ProdDev: Nancy L. Fenimore, SrVP
BusDev: Richard Henderson, VP
InstitSvcs: Stuart T. Saunders, Jr., ExecVP
CorpTr: Mike D'Angelico, SrVP
EmplBen,BusDev: Edward Keidat, SrVP
TrInv: Peter Walker, VP
Corestates Investment Advisers, Inc.
Paul G. Finegan, Chm
TrOpers: Peter Nipoti, SrVP
TDP: Terry Willeford, SrVP

FIDELITY BANK, N.A.
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215/496-4121 Tr$5.065 Bil
(Branch in West Chester)
Hd: Jay A. Anglada, ExecVP
PersTr: Donald S. Mills, SrVP
CorpTr: Kevin N. Knight, SrVP
InstitTr: Corliss Boggs, SrVP
InstitInv: Edward T. Koch, SrVP
TrOpers: Frank J. Bisignano, SrVP

THE GLENMEDE TRUST COMPANY
229 S. 18th St. 19103
215/875-3200 Tr$6.2 Bil
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Peter O. Brown, COO
PersTr: Warren A. Reintzel, VP
TrInv,Nb: John W. Church, Jr., SrVP
TrOpers: John Peiffer, VP
PersTr,Nb: J. Thomas Dunlevy, SrVP
Inst: Charles E. Bradford, VP
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Trust and Investment Department
Mellon Bank Center 19101
215/553-3000 Tr$6 Bil
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PCGHd: Charles A. Frank, III, SrVP
Nb: Barbara J. Gohn, VP
EmplBen: William J. McCabe, VP
TrInv: Jack Yates, VP
FinInst: James J. Flannery, VP

Meridian Asset Management

MERIDIAN ASSET MANAGEMENT, INC.
One Liberty Place 19104
215/854-1650
(Branch of Valley Forge)
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EmplBen: Thomas A. Campbell, VP
NbPersSvcs: Earl C. Pfeiffer, VP
Doris P. Thevore, VP
Louis R. Vilardo, AsstVP
NbInstitSvcs: Bonnie Plunkett, VP
NbEmplBen: H. Warren Ingersoll, AsstVP

PROVIDENT NATIONAL BANK

A PNC BANK

PROVIDENT NATIONAL BANK
P.O. Box 7648 19101
215/585-5390 Tr$34 Bil
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InvRes,InvStrategy: Lucinda S. Mezey, CFA, VP
PersSvcs: Malcolm C. Wilson, CFA, SrVP
TrOpers: Anthony J. Cacciatore, SrVP
EmplBen: Thomas S. Stewart, CFA, ExecVP
TrNb: Ludlow Miller, VP
TrMktg: Joseph M. Waronka, VP
ComTrF: Charles F. Willis, VP
InstInvSvc(IIS): Charles B. Landreth, VP
TrFSC's: Karen F. Minyard, VP

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225 S. 18th St. 19103
215/735-1225 Tr$250 Mil
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PersTr: John C. Garner, VP
TrInv: James S. Morgan, VP

Philipsburg

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814/342-4000
(Branch of Clearfield)
Edward K. Good

Pittsburgh

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412/288-5670 Tr$250 Mil
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CorpTr: Virginia Allan, AsstVP
TrInv: Thomas M. Bennett, IO
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TrAdmin: Donald R. Vance, SrVP
TrOpers: Glenn R. Taylor, Jr., VP
TrInv: Douglas W. Sherratt, VP
TrSls: Anthony J. Molinero, VP

INTEGRA BANK/PITTSBURGH
4th Ave. & Wood St. 15278
412/644-7524
(Branch of Pittsburgh)
Hd: Donald R. Vance, SrVP
CorpTr: Henry W. Strong, VP
PersTr: Gilbert L. Haag, VP

MELLON BANK, NatAssn
One Mellon Bank Center 15258-0001
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PersTr: Lawrence S. Kash, SrVP
CorpTr: Daryl J. Zupan, FVP
TrInv: Philip R. Roberts, SrVP
EmplBen: Darryl J. Fluhme, SrVP
TrOpers,TDP: Andrew J. Berezowsky, SrVP

PENNSYLVANIA (Cont.)

Pittsburgh (Cont.)

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412/762-3000 Tr$6.1 Bil
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James M. Ferguson, VP
MgrPersTr: Ronald Kiersarsky, VP
MgrCorpBus: William V. Armitage, VP
James R. Smith, VP
EmplBenInvst: Nicholas Nilsen, VP
EmplBenAdm: Richard Larimer, VP
CorpTr: Fred J. Deramo, VP
Char,InstTr: R. Bruce Bickel, VP
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MgrTrMktg,Sls: Dick Barton, VP
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CorpNb: Ann Michael, VP
CharTrNb: Michael Sparlin, VP
TrLegal: Thomas R. Moore, VP
TrOpers: Albert W. Malone, VP
TDP: Dennis Krywicki, VP

Pittston

COMMONWEALTH BANK
One South Main St. 18640
717/655-5985
(Branch of Williamsport)
Richard M. Kennedy, TO

Plymouth Meeting

CORESTATES BANK, N.A.
Meetinghouse Business Center
2240 Butler Pike, Ste. 100 19462
215/973-2151
(Trust Regional Office)
Pierre Richards, VP

Port Allegany

CITIZENS TRUST COMPANY
100 Maple St. 16743
814/642-2571
(Branch of Coudersport)
Stan R. Dunsmore, AsstVP

FIRST NATIONAL BANK
64 Main St. 16743
814/642-2351 Tr$1 Mil
Hd: Lloyd Eastman, TO

Pottsville

MINERS NATIONAL BANK
120 S. Centre St. 17901
717/622-2320 Tr$73 Mil
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Anne B. Reed, TO
James T. O'Brien, AsstVP&TO
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TrInv: Dwight H. B. Rieman, VP&IO

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1 S. Centre St. 17901
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(Branch in Camp Hill)
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Paul J. Hanna, II, SrVP&DirTr
PersTr: Joseph R. Popson, AsstVP&TO
Kenneth J. Huebner, VP
TrInv: Dwight H. B. Rieman, SrVP&IO
David L. Williams, AsstVP&TO
CorpTr: Frederick S. Seewald, AsstVP&TO
Dennis Sena, TO
ComTrF,TrOpers: Sandra L. Kramer, TOpO
EmplBen: Amy L. Rebert, VP
Nb: Christine A. Zanis
James J. Corrigan, SrVP

UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-2632 Tr/u$3.441 Mil
Hd: Eleanor M. Schaeffer, TO

Punxsutawney

INTEGRA BANK/NORTH
200 E. Mahoning St. 15767
814/938-4321
(Branch of Pittsburgh)
Adm: Louis R. Kerr, TO

Quarryville

FARMERS FIRST BANK
301 W. Fourth St. 17566
717/786-7337
(Branch of Lititz)
PersTr: Wendy L. Basehoar, VP
EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. DiNovis, VP

Radnor

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PersTr,TrOpers,Nb: Paul Irwin, ExecVP
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TxDept: William A. Gurley, VP

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PersTr: Bert R. Cramer, VP
CorpTr: Sandra L. Borelli, CorpTrAdm
TrInv: Lee W. Hummel, VP
EmplBen: James J. Walker, EBO
TrOpers: Suzanne L. Smith, Supv
Nb: Carl K. Wiest, Jr., VP
Tax: James I. Houp, TO

HAMILTON BANK
515 Penn St. 19601
215/320-8000
(Branch of Lancaster)
Hd: Blase L. Gavlick, VP&SrTO
Nb: Lynn Veach, FPO

Meridian Asset Management

MERIDIAN ASSET MANAGEMENT, INC.
35 N. Sixth St., P.O. Box 1102 19603
215/320-3111
(Branch of Valley Forge)
PersSvcs: Michael W. Wozniski, VP
EmplBen: Raymond T. Kase, Jr., VP
InstitSvcs: Perry C. Andrews, AsstVP
NbMgr: Kenneth H. Rick, VP
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP
CorpTr: Richard H. Babb, VP
Tx: Joseph D. Freney, VP

Reedsville

RUSSELL NATIONAL BANK
P.O. Box 428 17084
Timothy Lockard, Mgr

St. Marys

INTEGRA BANK/NORTH
10 N. Michael St. 15857
814/781-7111
(Branch of Pittsburgh)
Hd: Edward H. Kuntz, VP

Schuylkill Haven

THE SCHUYLKILL HAVEN TRUST CO.
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717/385-0563 Tr$9.8 Mil
Hd: Catherine M. Krause, AsstVP&TO

Scottdale

THE SCOTTDALE BANK & TRUST CO.
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412/887-8330 Tr$3 Mil
Hd: Donald Kiefer, Pres

Scranton

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717/969-2056
(Branch of Wilkes-Barre)
Nb: Sally O'Brien, AsstVP&TO
TrInv: Paul P. Cominsky, AsstTrInvO

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Admin: Myron W. Yencha, GpVP
PersTr: William J. Calpin, Jr., VP
TrInv: Matthew D. Mackie, Jr., VP
SupportSvcs: David C. Leondi, VP
TrOpers: Richard C. Krapf, VP
EmplBen: Richard W. Brearton, VP
CorpTr: David C. Leondi, VP
Tx: Kevin E. Rogers, TxO
Nb: Bruce E. Gover, VP

PENN SECURITY BANK & TRUST CO.
Spruce St. & N. Washington Ave. 18503
717/346-7741 Tr$100 Mil
Hd,Nb: Robert F. Duguay, SrVP
CorpTr,EmplBen: Michael Kosh, Esq., AsstTO
PersTr: Thomas E. Clewell, VP&AsstTO
Robert Golembeski, AsstTO
Carol R. Curtis, AsstSec
TrInv: Earl W. Phillips, CIO
TrOpers: Margaret Durkan, TOpO
Jos. Woytovich, ActgO

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130 Wyoming Ave. 18501
717/348-8251 Tr$231 Mil
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PersTr,Prob: Ronald E. Schield, VP
Joan Cassebaum, VP&TO
Jay Fendrick, TrAdm
Maribeth Kelleher, TO
EmplBen: Richard A. Siarniak, Jr., VP&EBO
Kenneth N. Godek, TrAdm
TrInv: John Klobusicky, VP&IO
CorpTr: Betty Sallusti, AsstTO&Sec
TrOpers: Keren Miller, TOpMgr

Selinsgrove

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17870
717/374-4252 Tr$23 Mil
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Mary Jane Mitterling, TO

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Hd: Philip G. Spillman, VP&SrTO
EmplBen: Robin Douglas, TO

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Hd: James H. Bristol, TO

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Somerset Mall Branch 15501
814/443-3644
D. Kent Fonner, VP&TO

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P.O. Box 777 15501
814/443-9201 Tr$120 Mil
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PersTr,CorpTr,TrOpers: Ann B. Persun, VP&TO
PersTr,Est: Carol D. Stern, AsstTO&AsstSec
EmplBen: Tine Hillegass, EBSpec

Souderton

UNION NATIONAL BANK & TRUST CO.
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215/721-2400 Tr$270 Mil
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PersTr: Fern M. Zepp, TO
Dawn R. Walker, AsstTO
CorpTr: Ruth Mumaw, AsstTO
TrInv: Gustave J. Seasongood, VP
Harold L. Dietz, TrConslt
TrOpers,TDP: Vernon L. Clemmer, AsstTO
EmplBen: Timothy E. Mininger, TO
Nb: Larry E. Nolt, TO

State College

MELLON BANK(CENTRAL)
P.O. Box 19 16804
814/234-6347 Tr$350 Mil
(Branches in Altoona, Lewisburg & Lock Haven)
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TrInv: John Lloyd Hanson, AsstVP

MID-STATE BANK & TRUST CO.
1330 S. Atherton St. 16801
814/234-5166
(Branch of Altoona)
Hd: Carole E. Yon, VP
Kathy Mowery, TO
TrAdmin: Deb Seaward
Tony Moist
Cheryl Hull
BusDev: Cate Himes

PEOPLES NATIONAL BANK OF CENTRAL PENNSYLVANIA
P.O. Box 298 16804
814/237-7641 Tr$135 Mil
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Jesse Weaver, VP&TO
PersTr: Judith Fleming, AsstVP&TO
TrOpers: Frances Stevenson, AsstTO

Stroudsburg

FIRST EASTERN BANK, NatAssn
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717/476-5044
(Branch of Wilkes-Barre)
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Nb: Beverly Hay, AsstVP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 469 18360
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(Branch of Scranton)
PersTr: Mary Meissner, AsstVP
Nb: Donald F. Page, VP

UNITED PENN BANK
814 Main St. 18360
717/424-7180
(Branch of Wilkes-Barre)
Admin: Stephen P. Carey, AsstVP
Sandra K. Lee, TO
Nb: Roy W. Hart, AsstVP

Summit Hill

SUMMIT HILL TRUST CO.
P.O. Box 45 18250
717/645-5410 Tr/u$1 Mil
Willfred Gardiner, Sec,Treas&TO

Sunbury

FIRST NATIONAL TRUST BANK
400 Market St., P.O. Box 248 17801
717/286-6781 Tr$124 Mil
Hd,TrInv: Rue S. Rothermel, SrVP&SrTO
PersTr,Nb: R. Edward Zimmerman, VP&TO
CorpTr,TrOpers: John W. Startzel, TO

Titusville

INTEGRA BANK/NORTH
127 W. Spring St. 16354
814/827-5955
Hd: Darrell L. Johnson, VP

Towanda

CITIZENS & NORTHERN BANK
428 Main St. 18848
717/265-6171
(Branch of Wellsboro)
Admin,PersTr,Nb: Gerald W. Smith, TO

FIRST NATIONAL BANK OF BRADFORD COUNTY
312 Main St. 18848
717/265-6191 Tr$10 Mil
Hd: F. Richard Coolbaugh, VP&TO
Mary E. Cichowski, AsstTO

Uniontown

BT MANAGEMENT TRUST COMPANY
Regional Office
58 W. Main St., P.O. Box 2144 15401
412/438-3585

INTEGRA BANK/SOUTH
2 West Main St. 15401
412/439-6700
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215/251-7960 Tr$4.5 Bil
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Corp/InstitSvcs: David P. Andrews, SrVP
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Mktg: J L Keefer-Hugill, VP
Contr: Linda A. Delaney, VP
Opers: Michael B. Morgan, SrVP
InvMgt: Philip H. Brown, II, Pres-MIC

Warren

INTEGRA BANK/NORTH
315 Second Ave. 16365
814/723-5300
(Branch of Pittsburgh)
Hd: Edward A. Kavanaugh, VP

MARINE BANK
16365
814/726-5360
(Branch of Erie)
Gerald A. Huber, SrVP
Mark J. Goumas, VP

Washington

INTEGRA BANK/SOUTH
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412/223-6441
(Branch of Pittsburgh)
Hd: Donald M. Gavett, TO

Wayne

THE MAIN LINE TRUST COMPANY
111 Waynewood Ave. 19087
215/975-9700
Hd: James M. Davidson, Chm
Admin: David W. Rawson, Pres
TrInv: Ferdinand LaMotte, IV

SECURITY TRUST CO., N.A.
4 Glenhardie Corporate Ctr., Ste. 300
1255 Drummer's Lane 19807
215/971-9020
(Branch of Washington, DC)
Joseph J. Dimaio, Jr., VP&TO

Waynesboro

CITIZENS NATIONAL BANK OF SOUTHERN PENNSYLVANIA
10-12 W. Main St. 17268
717/762-3121 Tr$23.1 Mil
Hd: Donald L. Walters, VP
Mary Reyer, AsstTO
Nancy Fahrney, Sec
Barbara Suder, TrAdm

FIRST NATIONAL BANK AND TRUST CO.
P.O. Drawer 391 17268
717/762-8161 Tr$113 Mil
Hd: David C. Petrillo, VP&TO
Gary D. Kinley, AsstVP&TO

Wellsboro

CITIZENS & NORTHERN BANK
P.O. Box 58 16901
717/724-0243 Tr$92 Mil
(Branch in Towanda)
Hd,Inv: Paul M. Ritter, VP&TO
PersTr,Nb: Thomas L. Briggs, TO
TrOpers,TDP: Mary J. Wood, TO
EmplBen: Nicholas Helf, TO

COMMONWEALTH BANK
61 Main St. 16901
717/724-2621
(Branch of Williamsport)
Linda L. Kriner, AsstVP&TO

PENNSYLVANIA (Cont.)

West Chester

CORESTATES BANK, N.A.
Corestates Bank Building
50 West Market St. 19382
215/642-1552
(Trust Regional Office)
Ronald A. Brown, VP

FIDELITY BANK, N.A.
13 N. High St. 19381
215/436-7773
(Branch of Philadelphia)
TrAdmin: P. Sharon Donohoe

FIRST NATIONAL BANK
9 N. High St. 19380
215/692-3000 Tr$141 Mil
Hd: Charles E. Swope, Pres&Chm
Kevin Quinn, SrVP
Jacquelyn A. Clement, VP&TOpO
Judith Harris, TO
Linda Hicks, VP&TO
Patricia M. McNally, TO
M. Linda Schaeffer, AsstTO
Jane F. Nina, TrInvO
Nb: S. Edith Taylor

THE FIRST NATIONAL BANK OF WEST CHESTER
P.O. Box 3105 19381
215/692-3000
Kevin C. Quinn, SrVP

Wilkes-Barre

FIRST EASTERN BANK, NatAssn
11 W. Market St. 18768
717/826-4637 Tr$320 Mil
(Branches in Bloomsburg, Pittston, Scranton & Stroudsburg)
Hd: Joseph J. Dougherty, Jr., SrVP&TO
PersTr,Est: James E. Gallagher, VP&SrTrAdmO
Kenneth L. Malkemes, VP&TO
Joseph Paddock, AsstVP&TO
PersTr: George F. Sheraw, VP&TO
TrInv: Joseph J. Dougherty, Jr., SrVP&TO
EmplBen: Neil M. Seidel, VP&TO
CorpTr: Lillian Cohen
ComTrF,TrOpers: Peter W. Reyburn, VP&TO
Taxes: Daniel Steber, AsstVP&TO
Nb: Alexander H. Sickert, AsstVP&TO
Kathleen G. Williams, AsstVP&TO
Beverly Hay, AsstVP&TO

MERCHANTS BANK, NORTH
24 W. Market St. 18711
717/826-9686 Tr$110 Mil
(An affiliate of First Fidelity Bancorp, Newark, NJ)
Mgr,PersTr: Emil J. Warren, VP&TO
Daniel J. Keating, AsstVP&TO
Charles M. Konarski, TO
EmplBen,Inst: Rita M. Szymanski, TO
Nb: Mary L. Metallo

NORTHEASTERN BANK OF PENNSYLVANIA
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Elizabeth M. Andrade, TO
Maureen T. McAuvic, TO
Jacqueline Corbett, TO
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EmplBen: Gerald R. Brazil, AsstVP
JoAnne D. Sabatella, TrAdm
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CorpTr: Sandra L. McCormack, TO
TrOpers: Helen Roan, TO
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Ronald A. Honeywell, AsstVP
Mark W. Chamberlain, AsstVP
InvHd: John M. Helinski, VP
John J. Reno, VP
Reva J. Sorber, AsstVP
Carl V. Zoolkoski, CFP, AsstVP
Mark Korlishin, InvAn

Williamsport

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717/322-2166
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COMMONWEALTH BANK
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AsstDivHd: George D. Golden, SrVP&SrTO
PersTr: Robert Haas, VP&SrTO
Jack Kurtz, VP&SrTO
Thomas B. Burkholder, AsstVP&TO
Barbara A. Switzer, TO
TrInv: David L. Bartges, TIO
EmplBen: Michael H. Cattuti, VP
Tax: Ronald T. Shoemaker, TO
TrOpers: Carson R. Price, VP&TrSysO
Nancy B. McHenry, TOpO
Montrose Branch:
717/278-1181
Richard M. Kennedy,TO

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P.O. Box 3068 17701
717/327-2150 Tr$234.002 Mil
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AdminEB: William Fox, VP
CorpTr: Dennis Sena
TrInv: Debra Schneider, AsstVP
TrOpers,TxO: Thomas O'Connell, AsstVP
Nb: Berry Searer
TDP: Robert Magill

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329 Pine St. 17701
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CorpTr,ComTrF: Ronald L. Bower, TO
TrOpers: Susan R. Cortright, AsstTO

Willow Grove

BANK & TRUST CO. OF OLD YORK ROAD
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Harry Hilger, Jr., VP
Kathryn J. Emtage, AsstVP

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FARMERS FIRST BANK
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(Branch of Lititz)
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EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. DiNovis, VP

York

THE COMMONWEALTH NATIONAL BANK
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(Branch of Harrisburg)

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TrInv,ComTrF: Scott A. Sides
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TrOpers: Mildred A. Orwig

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Nb: Walter A. Brunke, Jr., AsstVP&FPO

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TrInv: Susan J. Beittel, VP&SrTrInvO
EmplBenSls: David C. Walters, VP&SrTO
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TrOpers: Bonnie L. Stiles, TOpMgr
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Hector Rivera, VP

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Norberto Rivas, VP&AsstMgr

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Charles P. Roberts, TrPlngO

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401/724-5000 Tr$125 Mil
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TrAdmin,EstAdmin: Susan L. Sartini, VP
TrOpers: T. Kay De Joinville

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401/278-2017 Tr$550 Mil
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  Opers,Nb: Richard H. Brandon, ExecVP
  PersTr,EmplBen: Nathanial W. Wetherbee, SrVP&SrTO
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HOSPITAL TRUST

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  TrOpers: Mark J. Marcontonio, ExecVP
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  TDP: Karl F. Berger, VP

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  PersTr,Nb: G. Ernest Pyle, TO

Anderson

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P.O. Box 1907 29622
800/922-7400
(Branch of Columbia)
  PersTr-DeptMgr: J. Daniel McLendon, VP&TO

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P.O. Box 8 29627
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  Hd: Kathryn K. Cox, AsstTO

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  Hd: Gregg Smythe, VP&TO

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(Branch of Columbia)
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  TrOpers: Linda S. Vaughan
  TrInv: William H. Carter, Jr., TrInvO
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Carolina Ave. 29325
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Central Region Dept. 5021 29222
803/343-7737
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  PersTr: Ripley W. Clarkson, VP
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  EmplBen: Dorothy H. Munsch, VP
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  InstTrExec: C. Gerald Lane, VP&TO
  EBTExec: L. M. Gantt, SrVP&TO
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PersTrMgr: Douglas Holman, VP
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NCNB
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Greer

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PersTrDeptMgr: David R. Imschweiler, VP&TO

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TrInv,Nb: S. M. Clarkson, ExecVP
TrOpers,TDP: Mary Kay Budmayr

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-9499 Tr$39 Mil
Hd: Robert Leibrich, TO
TrOpers: Darla Lentsch
PersTr: Dave LehmKuhl
PropMgr: Paul Donohue

Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-7142 Tr$34.4 Mil
Hd: James D. Laird, VP&TO

NORWEST BANK SOUTH DAKOTA, N.A.
405 Dakota South, P.O. Box 1238 57350
605/352-8631
Hd: Michael Turnwall, TO

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 1366 57301
605/996-7755 Tr$83 Mil
Hd: David L. Margheim, VP&TO
PersTr: Karen Roth, TO
TrOpers: Lillian Munce, TrAdm

NORWEST BANK SOUTH DAKOTA, N.A.
403 North Lawler, P.O. Box 987 57301
605/996-6611
David Purmal, TO

★ Pierre

BANKWEST, INC.
P.O. Box 998 57501
605/224-7391 Tr$39 Mil
Hd: Bruce O. Ley
PersTr: Craig De Jager
TrOpers: Bette Jo Willingham

Rapid City

FIRST BANK OF SOUTH DAKOTA, N.A.
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
(Branch of Sioux Falls)
Hd: John M. Dunleavy, VP&TO
PersTr: Walt Anderson, TO
Sandy Hennen, TO

NORWEST BANK SOUTH DAKOTA, N.A.
825 St. Joseph St., P.O. Box 1040 57701
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Gary Gunderson, AsstVP
PersTr,Nb: Shirley Coulter, TO

PIONEER BANK & TRUST
P.O. Box 9189 57702
605/341-2265
(Branch of Belle Fourche)
Edward J. Nelson, TO

Sioux Falls

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr$745 Mil
(Branches in Aberdeen & Rapid City)
Hd: Thomas J. Flynn, SrVP
CorpTr,EmplBen: Timothy E. Hamel, VP&TO
TrInv: Dennis D. Holzwarth, VP&TrInvO
TrOpers: Mary Jo Curtain, AsstVP&TO
PersTr: Duane Cramer, VP

FIRST INTERSTATE BANK OF SOUTH DAKOTA, N.A.
P.O. Box 1348 57101
605/335-4001 Tr$142 Mil
Hd,TrInv: David G. Hoffmann, SrVP&TO
PersTr: Linda Mickalowski, VP&TO
EmplBen: Paula Staudenmier, AsstTO
TrOpers: Sherri Miller, TO
Dawn Gerdes, TrAsst
Nb: Steve Warwick, VP&TO
TDP: Byron Johnson, TrAsst

THE FIRST NATIONAL BANK
100 S. Phillips Ave., P.O. Drawer 1186 57117
605/335-5180 Tr$400 Mil
PersTr: M. C. Peterson, VP&TO
Nancy Wahlstrom, AsstVP&TO
Andrea Kuehn, AsstVP&TO
TrInv: Thomas W. Mark, VP&TO
Peggy Dant, AsstVP&TO
TrOpers: Carol Rysavy, AsstVP&TO
CorpTr: T. J. Bernhard, VP&TO
F. Bert Olson, VP&TO

MARQUETTE BANK, N.A.
P.O. Box 789 57117-0789
605/336-3740 Tr$15 Mil
Hd: Julie E. Grennfield, TO
TrOpers: Darcy DeBoer

NORWEST BANK SOUTH DAKOTA, N.A.
101 N. Philips Ave., P.O. Box 1953 57117
605/339-7400 Tr$453 Mil
(Branches in Aberdeen, Huron, Mitchell, Rapid City, Watertown, SD & Marshall, MN)
Hd: Dennis Hoffman, SrVP
PersTr,Nb: L. D. Andrews, VP
Pierce McDowell, III, AsstVP
Lisa Richmond-Kirby, TO
Ann Hartmann, TO
PersTr: Alvin J. Meyer, AsstVP
PersTr,CorpTr: Dan Johnston, VP
EmplBen: Jon Oien, AsstVP
Michael Kulas, TO
TrOpers: Charlotte Rodway, TO
TrInv: Nancy Erickson, AsstVP&IO

WESTERN BANK
100 N. Phillips Ave. 57102
605/335-5405 Tr$55 Mil
Hd,PersTr,TrInv: Mark S. Sivertson, VP&TO
EmplBen: Gloria Paulin, TrAdm
TrOpers: Jane Hass, TrAcctn

Vermillion

FIRST DAKOTA NATIONAL BANK
111 Court St. 57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN
P.O. Box 877 57201
605/886-8401 Tr$9 Mil
Hd: Richard J. Neill, AsstVP&TO

FIRST INTERSTATE BANK
601 S. Minnesota Ave., P.O. Box 1348 57201
605/882-2300
(Branch of Sioux Falls)
Dave Hoffman, SrVP&TO

NORWEST SOUTH DAKOTA, N.A.
20 N. Maple St., P.O. Box 550 57201
605/886-8466
(Branch of Sioux Falls)
Hd: Dale V. Christensen, VP

Webster

SECURITY BANK & TRUST CO.
P.O. Box 596 57274
605/345-3306 Tr$5 Mil
Hd: Cynthia Kulesa, TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$7 Mil
Hd: Richard Nelson
Richard Nelson, TO
James J. Jares, TO

Yankton

FIRST DAKOTA NATIONAL BANK
225 Cedar 57078
605/665-7432 Tr$38 Mil
(Branch in Vermillion)
Hd,PersTr,Nb: Gregory K. Blow, VP&SrTO
CorpTr,TrOpers: Marsha Beran
TrInv: Jack McMannama
EmplBen: Sue Stoll

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See Page 213

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
2 Park Ave. 37303
615/745-0261 Tr$2 Mil
Hd: Kate Swafford, TO
TrInv: Paul Willson, TrInvO
TrOpers: Meredith W. Selby, AsstTO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$71.2 Mil
Hd,TrInv,EmplBen,Nb: Michael L. Bevins, SrVP&TO
PersTr,ComTrF: Lisa Beal, TO
CorpTr,TrOpers,TDP: Teresa M. Thompson, TOpO

Bolivar

HARDEMAN COUNTY BANK
809 W. Market, P.O. Box 309 38008
901/658-5219 Tr/u$1 Mil
Hd: Terry Lax, TO

Bristol

FIRST AMERICAN TRUST CO., N.A.
Volunteer & State Sts., P.O. Box 368 37620
615/652-8552
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 438 37620
615/968-2691
Hd: Suzanne T. Donaldson, VP&Mgr
PersTrAdmin: Claudette Sanders, VP

TRI-CITY BANK & TRUST CO.
P.O. Box 429 37621
615/323-6026
(Member First Virginia Banks, Inc.)
Hd: L. C. Nicely, FVP&TO

Brownsville

BROWNSVILLE BANK
111 S. Washington St. 38012
901/772-1201 Tr$23 Mil
Hd: Dewey Jones, SrVP
Robert Bond, AsstVP&AsstTO

THE FIRST STATE BANK
6 N. Washington, P.O. Drawer 929 38012
901/772-1642
Hd: Carolyn Nelson

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3722 Tr$1.3 Bil
Hd: Justin G. Ferguson, ExecVP
PersTr,EmplBen: Robert C. Klose, SrVP
CorpTr: Walter A. Ruch, SrVP
TrInv,ComTrF: Andrew J. Muldoon, SrVP
TrOpers,TDP: Rick Chesnutt, VP
Nb: James A. Woods, VP

C&S/SOVRAN TRUST CO.
633 Chestnut St. 37450
615/756-6639 Tr$152.7 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, ExecVP&TO
EmplBen: Edward N. Taliaferro, VP&TO

FIRST TENNESSEE BANK, NA
165 Mad[illegible] Ave. 38101
901/523-4534 Tr$1.983 Bil
Hd: Kelton Morris, ExecVP&TO
PersTr: Wayne Marsh, SrVP&TO
CorpTr: Yvonne Watson, SrVP&TO
TrInv,ComTrF: William Pallett, Pres
EmplBen: Deborah McDonald, SrVP&TO
TrOpers: David M. Taylor, VP
Nb: Charles Gilliland, VP&TO

PIONEER BANK
801 Broad St., P.O. Box 1527 37402
615/755-0300 Tr$180 Mil
Hd: Ralph M. West, ExecVP&TO
PersTr: R. Larson Mick, VP&TO
L. Thomas Sliger, VP&TO

Clarksville

DOMINION TRUST COMPANY OF TENNESSEE
150 4th Ave. North 37219
615/251-9416
(Branch of Nashville)
Charles J. Vacca, Pres&CEO

FIRST AMERICAN TRUST CO.-CLARKSVILLE
128 N. Second St., P.O. Box 508 37041
615/552-6444 Tr$6.2 Mil
Hd: Don C. Birdwell, VP&TO

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 4170 37320-4170
615/472-3261 Tr$68 Mil
Hd: Robert H. Robbins, SrVP&TO
TrInv: Lori E. Rice, TO
TrOpers: Fay McSpadden, AsstVP

MERCHANTS BANK
P.O. Box 1149 37364
615/479-4151 Tr$2 Mil
Hd: James Dixon, Chm&Pres

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38402
615/388-3145 Tr$65.287 Mil
Hd,TrInv,TrOpers,Nb:
Roy A. Hamilton, Jr., ChFC,SrVP&SrTO
PersTr: William L. Massey, Jr., VP&TO
CorpTr,EmplBen: Roseann Williams, VP&TO

Dresden

WEAKLEY COUNTY BANK
Church St., P.O. Box 169 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
Jennifer R. Reavis

Dyersburg

FIRST CITIZENS NATIONAL BANK
First Citizens Place 38024
901/285-4410 Tr$121 Mil
Hd: James L. Surface, VP&SrTO
PersTr: Sue Carolyn Akins, VP&TO
TrInv: Kenneth S. Coleman, VP&IO
EmplBen,Nb: Robert J. Higgins, VP&TrMktgO
TrOpers: Jennie Allen, AsstVP&TOpO

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P.O. Box 990 38025-0990
901/286-1500 Tr$2 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr$2 Mil
Hd: Sam LaPorte, TO
Mrs. Marie McNeely, AsstTO

Fayetteville

DOMINION TRUST COMPANY OF TENNESSEE
220 E. College St., P.O. Box A 37334
615/433-6141 Tr$7.5 Mil
(Branch of Nashville)
Charles J. Vacca, Pres&CEO

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$2 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/851-5200 Tr$4 Mil
Hd: Catherine H. McGee, TO

Greeneville

C&S/SOVRAN TRUST CO. GREENEVILLE
P.O. Box 1390 37744
615/639-2181 Tr$12.2 Mil
(Affiliate of Nashville)
Hd: Marilyn Grigsby, AsstVP&TO

GREENE COUNTY BANK
P.O. Box 1120 37744-1120
615/639-5111
Hd: Stan Puckett, Pres

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, AsstVP&TO

Huntingdon

BANK OF HUNTINGDON
P.O. Box 567 38344
901/986-5026 Tr$2.1 Mil
PersTr,CorpTr,ComTrF: Bertie Warbritton, TO
J. M. Therrell
John W. Clement
Larry Harris

Jackson

FIRST AMERICAN TRUST CO., N.A.
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P.O. Box 309 38302
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Hd: J. H. Scott, VP&RegMgr
PersTr: Charles R. Harrison, AsstVP
Marguerite Holder, VP
SS: Brenda Jones

JACKSON NATIONAL BANK
P.O. Box 549 38302
901/422-9257 Tr$55.2 Mil
Hd,EmplBen,Nb: James C. Scott, ExecVP&SrTO
PersTr: Janis Kimsey, AsstVP&TO
CorpTr: Patricia Collins, AsstTO
TrOpers,TDP: Deborah Isbell, VP&TOpO
TrInv,Nb: Jay Satterfield, AsstVP&TrInvO

UNION PLANTERS NATIONAL BANK
P.O. Box 189 38302
901/422-9615
(Branch of Memphis)
Martha Peddy, AsstVP

Johnson City

C&S/SOVRAN TRUST CO./TRI-CITIES
P.O. Box 1818 37605
615/929-3138 Tr$1.6 Mil
(Affiliate of Nashville)
Marilyn Grigsby, AsstVP&TO

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1998 37601
615/282-7640
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 3007 CRS 37602
615/461-1230
Mgr: Suzanne T. Donaldson, VP
PersTrAdmin: Claudette Sanders, VP

HAMILTON BANK OF UPPER EAST TENNESSEE
P.O. Box 1677 37605-1677
615/461-1000 Tr$101 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
PersTr: Robert Allen, TO
TrOpers: Jane Smith, VP&TO
Nb: Betsy L. Shaw, VP

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF UPPER EAST TENNESSEE
2112 N. Roan St., P.O. Box 1557 37605
615/282-6311Tr$65 Mil
Hd: James G. Burleson, VP&SrTO
PersTr: Adam B. Crouch, AsstVP&TO
TrOpers: Barbara N. Reedy, TO

Kingsport

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P.O. Box 1981 37662
615/229-0283 Tr$180 Mil
(Branches in Bristol & Johnson City. Affiliate of Nashville)
RegMgr: Donald W. Secrest, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 239 37662
615/246-9311
Mgr: Suzanne T. Donaldson, VP
PersTr,Admin: Claudette Sanders, VP

Knoxville

BANK OF EAST TENNESSEE
900 S. Gay St. 37902
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(Branch in Morristown)
Hd: Sheila H. Sterling, VP&TO

FIRST AMERICAN TRUST CO.
P.O. Box 511 37901
615/521-5177 Tr$400 Mil
Jim F. Baugh, VP&RegMgr
EmplBen: Cherry Whitaker, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 280 37995-0280
615/971-2100
PersTr: Ralph Davidson
CorpTr: Richard Tippens
TrInv: John Miller

THIRD NATIONAL BANK OF EAST TENNESSEE
P.O. Box 2448 37901
615/544-2416 Tr$550 Mil
Hd,Nb: Earl W. Hagler, SrVP&TO
PersTr,EstSttlmt: Tommie N. Fennell, VP&TO
Pamela Arrowood, PTA
EmplBen: Gail Loftis, TO

THE TRUST COMPANY
P.O. Box 789 37901-0789
615/971-1902 Tr$93 Mil
Hd: Sharon J. Miller, Pres
CorpTr: Vickie S. Ledford
ComTrF: Jana S. Davison
EmplBen: Stephen C. Arnett, VP&TO
TrOpers: Debra L. Ralls, CPA
Nb: William G. Bullock

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37901
615/521-3952 Tr$750 Mil
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PersTr: Bette Bacon, VP&TO
TrInv: Gary Hoemann, VP
EmplBen: Randy Miller, SrVP&TO
TrOpers: Darlene Chapman, TO
Nb: George Carraway, VP

Lewisburg

PEOPLES & UNION BANK
P.O. Box 2277 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., Chm&CEO

McMinnville

CITY BANK & TRUST CO.
101 E. Main St., P.O. Box 100 3 110
615/473-2147 Tr$20.556 Mil
Hd: E. D. Busic, SrVP&TO
TrOpers: Sandy Hillis, AsstTO

FIRST NATIONAL BANK TRUST DEPT.
200 E. Main St. 37110
615/473-4402
Hd: James E. Grisom, SrVP&TO
Mrs. Eva Sue Bouldin, AsstVP&AsstTO

Memphis

BOATMEN'S BANK OF TENNESSEE
6060 Poplar, Ste. 276 38119
901/762-6245
Hd: Sharon Hammer, SrVP&SrTO
PersTr: Leanne McCullough, AsstVP
EmplBen: Tracey H. Bravos, VP

C&S/SOVRAN TRUST CO.
P.O. Box 1503 38101
901/458-8016 Tr$10.1 Mil
(Affiliate of Nashville)
Pat Kunnecke, VP

FIRST AMERICAN TRUST COMPANY, N.A.
4894 Poplar 38817-2200
901/684-3265
(Trust Office of Nashville)
J. Stephen Hardwick, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 84 38101
901/523-4530 Tr$2.335 Bil
Hd: E. Kelton Morris, ExecVP
PersTr: Wayne C. Marsh, SrVP
CorpTrSvcs: Yvonne Watson, SrVP
TrInv,ComTrF: William V. Pruett, Adv
EmplBen: Deborah McDonald, SrVP
TrOpers: David Taylor, SrVP
CorpTr: C. Douglas Kelso, III, SrVP
TrNb,Sls: Charles Gilliland, SrVP
TrSecur: Louis Bellaflores, SrVP

NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3208 Tr$476 Mil
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PersTr: Fletcher Haaga, FVP&TO
CorpTr: Ray Honeycutt, AsstVP&TO
TDP: Robert Garmon, VP
TrInv,ComTrF: Commerce Capital Mgmt. Inc.
EmplBen: Dianne Shockley, FVP&TO
Nb: Paul Calame, SrVP&TO
TrOpers: Vickie Devezin, AsstVP

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/523-6200 Tr$326.9 Mil
(Branch in Jackson)
Hd,CorpTr: E. James House, Jr., SrVP
PersTr: H. M. Gates, VP
TrInv: P. Thomas Dorian, SrVP
RE: Harry Baker, AsstVP
TrAuto: Lynne Singleton, VP
TrOpers: Gary Carlton, VP
Nb: G. Tom Hines, VP
EmplBen: Richard C. Sims, VP

Morristown

BANK OF EAST TENNESSEE-MORRISTOWN
101 E. Main St. 37816
615/586-5131
(Branch of Knoxville)
Ima Ruth McMahan, TO

THIRD NATIONAL BANK IN HAMBLEN COUNTY
P.O. Box 1047 37816-1047
615/586-2242 Tr$25 Mil
Hd: Timothy D. Coley, VP&TO

Murfreesboro

THIRD NATIONAL BANK
(a SunTrust Bank)
P.O. Box 100 37133-0100
615/849-7000 Tr$58 Mil
Hd: David W. Hopper, SrVP&TO
EmplBen: William S. Jones, VP&TO
TrOpers: Linda Bucy, TO

★ Nashville

THE BANK OF NASHVILLE
401 Church St., P.O. Box 3376 37219-0376
615/271-2051 Tr$35 Mil
Hd,PersTr,Nb: Bruce L. Mitchell, SrVP&SrTO
EmplBen: Barbara P. Warren, TO
TrOpers: S. Veronica Fox, TO

C&S/SOVRAN TRUST CO.
One Sovran Plaza 37219
615/749-3770 Tr$1.3 Bil
(Offices in Chattanooga, Greeneville, Memphis & Union City, Hopkinsville, KY)
Hd: J. E. Krueger, Pres
PersTr: Michael Brown, FVP
TrInv: Blaine Reeve, SrVP
CorpTr,Adm: P. Williams, SrVP
EmplBen: Robert O'Brien, FVP
TrOpers: Debbie May, FVP

CITIZENS SAVINGS BANK & TRUST
401 Charlotte Ave. 37219
615/256-6193
Hd: Donna Dalton
Deborah Scott-Ensley

DOMINION TRUST COMPANY OF TENNESSEE
Dominion Tower
150 4th Ave. N. 37219
615/251-9416 Tr$295 Mil
(Trust Affiliate of Dominion Bankshares Corporation, Roanoke, VA)
PersTr,Nb: Charles J. Vacca, Pres&CEO
EmplBen: Charles D. Houston, SrVP
PersTr: Gail Smith Bradford, VP
TrInv,Nb: H. Hughes Clardy, VP
CorpTr: Sue D. Pittman, VP
TDP: Rhonda D. Crockett, TO

FIRST
AMERICAN
TRUST
COMPANY

The Investment Management
and Trust Affiliate of
First American Corporation

FIRST AMERICAN TRUST COMPANY, N.A.
400 First American Center 37237-0403
615/748-2350 Tr$3.4 Bil
(Trust affiliate of First American Corp. Trust Offices in Bristol, Jackson, Johnson City, Kingsport, Knoxville, Memphis & Nashville)
James D. Catington, Jr., Pres&CEO
Robert B. Blagojevich, ExecVP&TrMgr
PersTrDivHd: Richard W. Heiden, SrVP
EmplBen: Bryan P. Fay, SrVP
TrOpers: Marlene Carson, VP
TrCoun: James J. Roscoe, SrVP
InvMgtHd: Charles H. Robinson
Nb: Donald E. Griffith, SrVP
Cont: Richard H. Nelson, AsstVP

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★ Nashville

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615/748-4246 Tr$1.7 Bil
(Affiliate, Third National Bank in Knoxville)
Hd: Donald W. Thurmond, ExecVP
PersSvcs: Joseph K. Presley, FVP
PersTr: Leonord N. Wood, SrVP&TO
CorpTr: William Keith Keisling, VP&TO
TrInv: Parker Thomas, FVP
EmplBen: Richard Fitzgerald, FVP
TrOpers: Barry S. Good, VP&TO
RE: Robert N. Power, SrVP&REO
Tax: Brad Dunlavy, TO
EstSettlmt: Paula G. Brown, AsstVP&TO

THIRD NATIONAL BANK-BELLE MEADE
4304 Harding Rd. 37205
615/748-4208
Barbara Asbury, AsstVP&TO

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$2 Mil
Hd: Lorene West, TO

Pulaski

THIRD NATIONAL BANK OF SOUTH CENTRAL TENNESSEE
P.O. Box 247 38478
615/363-6511 Tr$2.5 Mil
Donald L. King, Pres

Shelbyville

FIRST AMERICAN BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Scott McDonald, Pres&TO
PersTr: Pam Dickens, AsstTO

FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$9 Mil
Hd: J. H. Caperton, Jr., SrVP-TrInv
TrOpers: Peggy F. Orrell, AsstTO

Sparta

DOMINION TRUST COMPANY OF TENNESSEE
P.O. Box 360 38583
615/738-9500
(Branch of Nashville)
Hd: Charles J. Vacca, Pres&CEO
George T. Elrod, TO&Mgr

Springfield

DOMINION TRUST COMPANY OF TENNESSEE
2127 Memorial Blvd., P.O. Box 608 37122
615/384-3541
(Branch of Nashville)
Hd: Charles J. Vacca, Pres&CEO
Ruth Baggett, TO&Mgr

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: Dorothy Jones, Pres&TO

Tullahoma

AMERICAN CITY BANK
340 W. Lincoln St., P.O. Box 1030 37388
615/455-0026
Hd: George Vibbert, Jr., Pres
PersTr,TrInv: Franklin Vaughn, TO
EmplBen: Nina Hammond

THE TRADERS NATIONAL BANK
P.O. Box 1000 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb:
Bennie R. Garrick, Pres

Union City

C&S/SOVRAN TRUST CO.
P.O. Box 370 38261
901/885-2330 Tr$17.2 Mil
(Office of Nashville)
Hd: John H. Pylant, VP&TO

TEXAS

Abilene

FIRST NATIONAL BANK
P.O. Box 701 79604
915/675-7000 Tr$240 Mil
Hd: William M. Armer, ExecVP&SrTO
Steven Osterloh, VP&TO
Thomas Martin, VP&TO
Dick Veigel, VP&TO
Kirk Thaxton, VP&TO
TrInv: Ann Jungmeyer, AsstIO
EmplBen: Michael Kinard, SrVP&TO
Bill Anderson, TO
TrOpers: Wanda Richard, VP&TO
Sydnye Moore, AsstTO
Prop: Dale Cartee, VP&TO
Travis McClure, AsstVP&TO

FIRST STATE BANK, N.A.
P.O. Box 3296 79604
915/677-5550
(Branch of First State Bank, N.A., Odessa)
Carolyn True, AsstVP&TO

NCNB
City Trust Office
500 Chestnut St., P.O. Box 1251 79604
915/675-7679
CityTrMgr: Don G. Onstott, VP

Alice

ALICE NATIONAL BANK
601 E. Main, P.O. Box 1790 78333
512/668-2447 Tr$27 Mil
Hd,PersTr,TrInv,Nb: Michael H. Shapiro, SrVP&TrDivMgr

Alvin

ALVIN STATE BANK
P.O. Box 232 77512-0232
713/331-6411 Tr$8.866 Mil
Hd: Tom Blakeney, Jr., Pres&TO
Sarah Huggins, AsstTO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8350 Tr$347 Mil
Hd,Nb,CorpTr: W. L. Dickey, SrVP&SrTO
PersTr: David Byrd, VP&TO
EmplBen: Susan L. Powers, VP&TO
TrInv: Curtis Ballard, VP&TrInvO
Farm/Ranch: Bill Synder, VP
TrOpers: Becky Douglass, VP&TOpO
ComTrF: Dennis Spear, VP&TrInvO

FIRST NATIONAL BANK
Trust Dept.
P.O. Box 1331 79180
806/378-1900 Tr$546 Mil
Hd: Jack E. Little, SrVP&TO
Prob: Craig Evetts, VP&SrTO
Ron Miller, TO
PersTr: Gary Rider, VP&SrTO
Johnny Crowley, AsstVP&TO
Leslie Kincaid, AdmAsst
TrInv: George Cason, VP&SrInvO
Paul Boston, AsstVP&TrInvO
Christopher Magee, AsstVP&TrInvO
CorpTr,EmplBen: Fred Hancock, VP&SrTO
Nancy Ward, VP&TO
Mozella Hedrick, AsstVP&TO
Kurt King, AsstVP&TO
ComTrF: Elaine Dollar, AsstTO
TrOpers,TDP: Larry Roth, VP&TO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, VP&TO

PROVIDENCE TRUST CO.
7201 I-40, Ste. 325 79106
800/922-2801
Catana McClain, ExecVP&COO
Kelly Dotson, VP-Opers

TEAM BANK/AMARILLO
Regional Office
P.O. Box 231 79105
806/378-3147
Hd: Herman O. Shirly, SrVP
PersTr: Celia Waldrop, TO
Terry Wright, FM
Opers: Cynthia Hill

Arlington

FIRST CITY, TEXAS-ARLINGTON
201 E. Abram, P.O. Box 325[illegible] 76010
817/588-0196 Tr$80 Mil
TrOpers: Suzanne Schoolcraft, TOpO
EmplBen: Phillip Powers, TO

TEXAS COMMERCE BANK-ARLINGTON
P.O. Drawer 1564 76004
817/469-3239 Tr$281 Mil
PersTr: William D. Huhn, VP&TO
EmplBen: Harry L. Bartay, SrVP&TO
TrOpers: Del Marie Murphy, TO

Aspermont

FIRST NATIONAL BANK
P.O. Drawer A 79502
817/989-3505
Hd: J. M. Hickman, III, Pres&TO
Marvin Vahlenkamp, VP

Athens

FIRST STATE BANK OF ATHENS
P.O. Box 471 75751
903/675-5165
Hd: W. M. Key, Pres
Betty McClure, VP&TO

★ Austin

AMERITRUST TEXAS N.A.
(Austin Location)
P.O. Box 149036 78714-9036
512/480-3138 Tr$87 Mil
Hd: Peterson Foster, ExecVP
Nb,PersTr: Sherry Armstrong, VP
CorpTr: Robert Patterson, VP
TrInv: Tim Burns, AsstVP
EmplBen: Martha Paschall, AsstVP
TrOpers: Sheryl Perkins, VP

AUSTIN TRUST COMPANY
100 Congress Ave., Ste. 790 78701
PersTr,Mktg: William J. Hudspeth, Jr., Chm&CEO
EmplBen: Pat H. Robertson, Pres
PersTr: Shari M. Scholten, SrVP
Opers: Christine I. Tway, VP

BANK ONE, TEXAS, N.A.
221 W. 6th St., P.O. Box 2266 78701
512/479-5120 Tr$100 Mil
Mgr: Joe Benson, SrVP-TrNb
Nancy Sosa, Sec
Nancy Stallcup, Opers
CorpTr: Einer Juul, VP
EmplBen: Susan Fagan, AsstVP

FIRST CITY, TEXAS-AUSTIN
P.O. Box 2127 78768
512/473-4800 Tr$500 Mil
Hd: Sherry McGillicuddy, ExecVP&TO
PersTr: Kris Hochderffer, VP&TO
CorpTr: Whitney Gethmann
TrInv: Pamela Krueger, VP&TO
EmplBen: David Fisher, VP&TO
TrOpers: Gayle Gagnon, AsstVP

NCNB
Regional Trust Office
501 Congress Ave., P.O. Box 903 78781
512/397-2588
PTRegTrMgr: Lewis N. Little, SrVP
CorpTr: Hugh W. Clarke, AsstVP
EmplBen: Joy R. Roberts, VP
Corp,Nb: Brad H. Robb, VP
TrInv: Joe Y. Smreker, SrVP

TEXAS COMMERCE BANK-AUSTIN
P.O. Box 550 78789
512/479-2628 Tr$304 Mil
Hd: John W. Kesner, ExecVP&SrTO
PersTr: Larry Miller, SrVP
EmplBen: Michael G. Vaughan, SrVP
TrInv: Cliff Strieber, SrVP
TrOpers: Linda Wilkins, VP
TrAssts: Harold Montgomery, VP
Nb: Judith Miller, AsstVP
Ernie Frerking, VP

Bay City

FIRST STATE BANK & TRUST CO.
P.O. Box 471 77404-0471
409/245-5781 Tr/u$1 Mil
Dan Rollins, ExecVP
Charles Brookhouser, VP

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN
1300 Rollingbrook 77521
713/427-5771 Tr$40 Mil
Hd: William J. Gidley, SrVP&TO
Bobby Fortinberry, TO
Donna Lyons, TO
Rick Trout, VP&TO

Beaumont

FIRST CITY, TEXAS-BEAUMONT, N.A.
505 Orleans, P.O. Box 3391 77704
409/838-9281 Tr$397 Mil
Hd: David G. Hitt, ExecVP&TO
PersTr: Ben S. Woodhead, SrVP&TO
CorpTr: Bill R. Davis, TO
TrInv: Joe J. Fisher, SrIO
EmplBen: C. F. King, VP&TO
TrOpers: Rachael Garza, VP&TO
Nb: Pam Parish, VP&TO

TEXAS COMMERCE BANK-BEAUMONT NatAssn
P.O. Box 2751 77704
409/838-0234 Tr$157 Mil
Hd: David Whitlock, SrVP&SrTO
PersTr: Eugene McGown, VP&TO
EmplBen: Don McCracken, VP&TO
TrOpers: Barbara Keown, AsstVP
RE/MinSvcs: Suzanne Finley, VP&TO

Beeville

COMMERCIAL NATIONAL BANK
P.O. Lock Drawer 400 78104
512/358-3612 Tr$50 Mil
Hd: Tom Kincaid, VP&TO
Rita Callicott, TrSec

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79008-3238
806/274-6361
Hd: Jack L. King, Pres

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104 Tr/u$1 Mil
Lewis A. Jordon, Pres&TO
W. Wendell Franke, SrVP&AsstTO

THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961 Tr/u$1 Mil
Hd: Mike Rogers, VP&TO

Brenham

CHANNELVIEW BANK WASHINGTON COUNTY
P.O. Box 2608 77834-2608
409/836-6181 Tr$7
Hd: Curtis Wren, BrMgr

Brownfield

BROWNFIELD STATE BANK
P.O. Box 1112 79316
806/637-7626 Tr$64 Mil
Hd: Donald L. Park, SrVP&TO
Judy Bourn, VP&TO
Charlcia Hunter, AsstTO

Brownsville

MERCANTILE BANK, N.A.
835 E. Levee St. 78520
512/548-6267 Tr$78 Mil
Hd,TrInv: Daniel K. Pierce, SrVP&TO
PersTr: Delia M. Strader, VP&TO
Sec: Barbara Moore
TrOpers: Beverly Derby
AdminAsst: Frances Zapata

TEXAS COMMERCE BANK-RIO GRANDE VALLEY-BROWNSVILLE N.A.
P.O. Box 2179 78520-2179
512/546-6823 Tr$79 Mil
Hd: G. Thomas Collins, VP&TO
TrOpers: Delia Strader, AsstVP&TO
Nb: Betty Payan, AsstVP&IntITO

Brownwood

CITIZENS NATIONAL BANK
P.O. Box 1629 76804
915/643-3545
Hd: Richard Sharpe, Pres&CEO

TEXAS BANK
400 Fisk, P.O. Box 1429 76804
Hd: Deborah Ellis, VP&TO

Bryan

FIRST AMERICAN BANK
P.O. Drawer 1033 77805
409/268-7575 Tr$40 Mil
Hd: Jerry D. Shook, ExecVP&TO
PersTr: John Vines
EmplBen: Lori Eike
TrOpers: Peggy Swain

FIRST CITY, TEXAS-BRYAN, N.A.
P.O. Drawer 913 77805
409/776-5402 Tr$100 Mil
Hd: James W. Stegall, ExecVP&SrTO
PersTr: Pat Batten, TO
EmplBen,PersTr: Roger Ables, VP&TO
TrInv: Dean Dyer, SrVP&TO
TrOpers: Gerry Chandler, VP&TO

THE FIRST NATIONAL BANK
P.O. Box 833 77805
409/779-1111 Tr$18 Mil
Travis B. Bryan, ChmBd&TO
Kenneth Loke, TO
Terri Moore, AsstTO
Joyce Jones, AsstTO

Cameron

CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655 Tr$16.5 Mil
Hd: William E. Kelm, SrTO
TrInv,ComTrf,Admin: Harrison M. Lanham, TO
TrOpers: Mary K. Story, AsstTO

FIRST NATIONAL BANK IN CAMERON
102 N. Houston St., P.O. Box 835 76520
817/697-6461 Tr$13 Mil
Hd: Mike Zajicek, TO

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606 Tr$3.583 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Milton Payne, Chm&CEO
Jim Payne, VCOB&TO
TDP: Becky Wiggins, AsstTO

Childress

FIRST BANK AND TRUST OF CHILDRESS
P.O. Box 1090 79201
817/937-3611
Hd: Larry R. Johnson, Pres&CEO
Robert Proctor, Jr., ExecVP
Jay Morris, VP

Clarendon

FIRST BANK & TRUST OF CLARENDON
P.O. Box 947 79226
806/874-3556 Tr$1 Mil
Hd: Bronnie McNabb, Jr., Pres
Joe Lovell, SrVP&TO

Coleman

COLEMAN COUNTY STATE BANK
P.O. Box 940 76834
915/625-2172
Hd: Wayne McClure, Pres
Ben Scott, CEO

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr$7.5 Mil
Hd: Bobby L. Lemons
Joe L. Carter, Jr.
TrOpers: Ann Beaty

Copperas Cove

NATIONAL BANK
408 S. Main, P.O. Box 550 76522
817/547-7521
Hd: David Barnhard, Pres

Corpus Christi

AMERITRUST TEXAS N.A.
(Corpus Christi Location)
P.O. Box 900 78403
512/880-6950 Tr$250 Mil
Hd:,Roger Powell, ExecVP
TrInv: Larry Wood, VP
PersTr: Don Kingsbury, SrVP
RE,FM&Ranch: Jerry Dittmar, VP
EmplBen: Lynne Shannon, VP
Est: Day Manley, VP
Nb: Kendrick Herring, VP

TEXAS (Cont.)

Corpus Christi (Cont.)

CITIZENS STATE BANK
P.O. Box 9923 78469
512/887-5900 Tr$112 Mil
Hd,TrInv,ComTrF: Shelley Krumnow, SrVP&SrTO
PersTr: Sharon Pittman, VP&TO
Ann Wright Johnston, AsstVP&TO
EmplBen: Marci Greene, VP&TO
D. Morris Wilder, AsstVP&TO
TrOpers,TDP: Hugo Echavarri, VP&TO

FIRST CITY, TEXAS-CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr$160 Mil
Hd,CorpTr: Roger L. Garrison, ExecVP&ExecTO
PersTr,Prob: Charles Johnson, VP&TO
Debra Tamez, TO
TrInv: Charles A. Linn, SrVP&TrInvO
TrRE: Elma Ramos, TO
EmplBen: David S. Brannon, SrVP&SrTO

FROST NATIONAL BANK-PARKDALE CENTER
P.O. 6409 78466-6409
512/994-3752 Tr$30 Mil
Hd: Gene H. Koch, Jr., SrVP
PersTr: Virginia Kline, VP

THE INTERNATIONAL BANK
P.O. Box 4956 78469
512/888-4451 Tr$8 Mil
Hd: Gwen O'Brien, VP
TrOpers: Lois Gillam, AsstTO

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$155 Mil
Hd: Neal Powers, III, ExecVP&SrTO
TrInv: Robert L. Gross, ExecVP&SrTrInvO
EmplBen: Michael T. Albright, VP&TO
TrOpers: Mrs. Janice Crocker

Corsicana

BANK ONE, TEXAS N.A.
P.O. Box 761 75151
903/874-5661
Hd: Sherry L. Gullatt, TO

NCNB
City Trust Office
100 N. Main, P.O. Box 613 75151
214/654-3252
CityTrMgr: B. Lynn Sanders, III, SrVP

Dallas

AMERICORP SECURITIES SERVICES, INC.
1201 Elm St., P.O. Box 2320 75270
214/712-3481
(Affiliate of Ameritrust Company, Cleveland, OH)
Hd: William T. Renz, Pres
Donald L. Sprenger, VP
Larry Grekstas, VP&Mgr
Tom Garcia, VP

AMERITRUST TEXAS N.A.
Headquarters
1201 Elm St., P.O. Box 2320 75221-2320
214/712-3282
(Trust Services locations in Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Preston/N. Dallas, San Antonio, Sherman, Waco and Wichita Falls)
Hd: Eugene E. Weber, Chm&CEO
Mktg&Sls: Lonnie L. Parr, ExecVP
GenCounsel: Edward J. Tognetti, SrVP&CorpSec
TrOpers: Randal L. Ripple, SrVP
Audit/Compliance: Richard Warren, FVP

AMERITRUST TEXAS N.A.
(Dallas Location)
P.O. Box 2320 75221-2320
214/712-3285 Tr$1.205 Bil
Hd: James D. Kemp, Pres
PersSvcs: George M. Dreher, SrVP
EmplBen: Frank B. Dunlap, SrVP
CorpTr: John W. Rupley, SrVP
TrOpers: Randal L. Ripple, SrVP
PersNb: Kent Bicknell, VP
EmplBenNb: Duane Cunningham, VP
Glenn Able, VP
CorpTrNb: Gregory M. Hasty, VP
Joe Arias, Jr., VP
StockTrans: Tom R. Garcia, VP

AMERITRUST TEXAS N.A.
(Preston Location)
8115 Preston Rd., Ste 250, LB 4 75225
214/361-3700 Tr$140 Mil
PersTr: John Wommack, VP
Est: Ron K. Gayle, VP
Nb: Kent Bicknell, VP

BANK ONE, TEXAS N.A.
1717 Main St., P.O. Box 655415 75265-5415
214/290-2500
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Garrett H. Jamison, SrVP&Mgr
PersTr: Walter Taylor, VP
George Kellner, VP
Pat Ware, AsstVP
Greg Stratton, AdmAsst
Debra Kmak, Sec
EmplBen: Debra Rash, VP
Paula Czapko, VP
Annette Blabe, TO
Patrick Horne, EBSpec
Stephen Reynolds, EBSpec
TrSls: Nathan Finke, VP
Marilyn Kendzior, VP
Leslie Moran, VP
Nancy Carpenter, TO
Jill Kopel, Sec
TrOpers: Jim Kemp, VP
Marina Gavin, TO&Coord
Sheila Griffin, Oil&GasSpec
TrInv: Ed Cowart, SrVP&CIO
Toni Shattuck, InvSpec
CorpTr: Lynn McCullough, VP
Philip Gatlin, TO
Liz Galindo, CorpSpec
Oil&Gas: John Taylor

BROWN BROTHERS HARRIMAN TRUST COMPANY OF TEXAS
4900 Trammell Crow Center, 2001 Ross Ave. 75201
214/979-0034
(Affiliate of Brown Brothers Harriman & Co., New York, NY)
Hd: Robert G. McKenzie

COMERICA BANK-TEXAS
1909 Woodall Rogers 75201
214/841-1311 Tr$48 Mil
Hd,Nb: Daniel W. Klein, SrVP
EmplBen: Nancy S. Criger, VP

CULLEN/FROST BANK OF DALLAS, NatAssn
P.O. Box 1649 75221
214/979-2001 Tr$77 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burris, VP&TO
Charlene Anderson, VP
TrOpers: Linda Kuehl, AsstVP

FIRST CITY,TEXAS-DALLAS
First City Center
P.O. Box 661700 75266
214/939-8400 Tr$278 Mil
Hd: G. Blair Ferguson, ExecVP&SrTO
PersTr: Beverly Patrick, VP&TO
CorpTr: Reanne Barber, VP&TO
TrInv,ComTrF: D. Gregory Parkinson, VP&TO
TrOpers: Edwin Uy, VP/OpersMgr
Nb: Douglass Womack, SrVP&TO

FIRST INTERSTATE BANK OF TEXAS, N.A.
1445 Ross Ave. 75202
214/740-1575 Tr$201 Mil
Hd: Rod Stell, ExecVP
RegMgr,TrInv: Howard M. Thurman, SrVP
PersTr,Est: David Bishop, VP&TrCoun
EmplBen: Joann Schaub, VP&TO
TrInv,CorpTr: Charles Holmes, VP&TO
TrOpers: Larry Cleveland, VP&TO

HIBERNIA NATIONAL BANK IN TEXAS
P.O. Box 2249 75221
214/969-6368 Tr$1 Bil
MgrTexas: James W. Byron, VP&TO
MgrDallas: Z. Geoff Bujalski, VP&TO
EmplBen: Marvin J. Jaynes, VP&TO
PersTr: Suzanne W. Jennings, VP&TO
CorpTr: Peg Makowski, TO
BusDev: Richard L. Ray, VP

NCNB
901 Main St., P.O. Box 831000 75283-1000
214/508-1901 Tr$26 Bil (NCNB Corp)
(Hdqtrs: Dallas. Trust Offices in Abilene, Austin, Corsicana, Dension, Ft. Worth, Galveston, Harlingen, Houston, Kerrville, Lufkin, Midland, San Antonio, Temple, Tyler, Waco and Wichita Falls)
TrGpExec: David W. Fisher, ExecVP
InstTrDiv: Richard R. Tinervan, SrVP&DivExec
PTRegTrMgr: Rowland K. Robinson, ExecVP&DivExec
EmplBen: Robert M. Turner, SrVP
CorpTr: Charles F. Hicks, III, SrVP
BusDevDiv: Steven D. Poole, SrVP&DivExec
PersTr,Nb: Carol Y. Nuckolls, VP
InstTr,Nb: James D. Wahl, VP
InvDiv: Donald G. Berdine, SrVP&DivExec
PriAssetMgt: Perry V. Rushing, SrVP
InstAssetMgt: Steve S. Smith, SrVP
InvRes: David L. Gardner, SrVP
TxMgr: J. Lanham Higginbotham, III, VP
Oil&GasMgr: Jerry L. Nelms, SrVP
TrOpers: Richard A. Steele, ExecVP
REMgr: Richard W. Jacobs, VP

NORTHERN TRUST BANK OF TEXAS
5540 Preston Rd. 75205
214/979-1160
Patrice A. Hurst

NORTH DALLAS BANK & TRUST CO.
P.O. Box 679001 75367-9001
214/387-1300 Tr$90 Mil
Hd,PersTr,TrInv,ComTrF,Nb:
Dan Florence, SrVP&TO
PersTr: Kim Cheshier, TO
CorpTr,EmplBen: Bill Duff, SrVP&TO
EmplBen: Jo Ann Bartoll, TO
TrOpers: Aline Piper, AsstVP

NORTH PARK NATIONAL BANK
North Park Center, P.O. Box 12206 75225
214/890-5340 Tr$151 Mil
Hd: David A. Folz
PersTr: Carol Preston
EmplBen: Gary Worthy
TrOpers: Kitty Kuker

PROVIDENCE TRUST COMPANY
14881 Quorum Dr., Ste. 470 79104
800/486-0724
Lorraine Maddad, ExecVP&MktgMgr
Jody Gayer, VP-Opers

TEAM BANK-DALLAS
P.O. Box 35207 75235
214/353-8272
Hd: Linda M. Salton, SrVP
PersTr: Bonnie L. Rainey, VP&TO
EmplBen: Scott Slocum, AsstVP&TO
Mktg: Stephanie Davis, VP&TO

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PersTr,Nb: Michael Nutter, SrVP
EmplBen: James T. Allen, SrVP
EmplBen,Nb: Juanita Keller, VP

TRUST COMPANY OF TEXAS
7001 Preston Rd at Lovers Lane, Ste. 300 75205
214/522-8830 Tr$185 Mil
Hd,PersTr,Nb: John A. Norman, ChmBd&CEO
CorpTr: Thelma Williams, AsstVP&TO
TrInv,ComTrF: S. Louis Moore, Jr., ExecVP
EmplBen: Ray W. Corbin, Jr., SrVP
TrOpers,TDP: Sandra Bestwina, AsstVP

U.S. FIDELITY TRUST CO.
Two Galleria Tower, Ste. 2220
13455 Noel Rd. 75240
214/960-7300 Tr$428 Mil
Christian Termont, MngDir
Jerge Termont, ExecVP

U.S. TRUST COMPANY OF TEXAS
500 N. Akard Street, Ste. 2100 75201
214/740-4222 Tr$460 Mil
(Affiliate with U.S. Trust Corporation)
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William J. Goodwin, Pres
Brad A. Carson, SrVP-TrDept
John C. Stohlmann, VP-CorpTr

Dawson

FIRST BANK & TRUST COMPANY
P.O. Box 158 76639
817/578-1311 Tr$7 Mil
Hd,CorpTr,TrInv: C. M. Newton, Jr., Pres&CTO
PersTr: C. M. Newton, III, VP&AsstTO
ComTrF: Sherry Newton, VP

Del Rio

DEL RIO NATIONAL BANK
P.O. Box 4120 78841
512/775-7541 Tr$1 Mil
Hd: James E. Skehan, VP&TO

Denison

NCNB
City Trust Office
300 W. Main St., P.O. Box 339 75020
903/415-2317
CityTrMgr: Jane Ayres, SrVP

TEAM BANK/DENISON
Regional Office
P.O. Box 341 75020
214/465-3030
Hd: J. Brent Reed, VP
TrOpers: Beverly Schulz, TO

Denton

FIRST STATE BANK OF DENTON
P.O. Box 100 76202-100
817/381-7268 Tr$61 Mil
Hd,TrInv: William E. Bonds, SrVP&CFO
PersTr: Melissa Lee
EmplBen: Cheryl Espenas
Carol Mills
TrOpers: Karen Atchison
Est: Pat Courtney

Dickinson

CITIZENS STATE BANK
P.O. Drawer A 77539
713/337-3565 Tr$16 Mil
Hd: William R. Taylor, SrVP&SrTO
TrAdmin: Barbara Liefert

El Campo

FIRST NATIONAL BANK
P.O. Box 470 77437
409/543-3349
Hd: Guy F. Stovall, III, Pres&TO

El Paso

AMERITRUST TEXAS N.A.
(El Paso Location)
P.O. Box 99016 79999-0016
915/747-1900 Tr$245 Mil
Hd: Dahl Marshall, ExecVP
PersTr: Joseph N. Roth, SrVP
TrInv: David Brigham, VP
CorpTr: Grant G. Caldwell, VP
EmplBen: Christy J. Rhoads, VP
TrOpers: Ron Burk, TO
Nb: Patricia A. Sandford, AsstVP
Tax/Debt: Joseph W. Peevey, VP
RE: Gregory A. Rystad, VP

FIRST CITY, TEXAS-EL PASO, N.A.
P.O. Box 1572 79948
915/545-5584 Tr/u$150 Mil
Hd: Charles Elbjorn, SrVP&TO
TrAdmin: Teresa Simental

SUNWEST BANK OF EL PASO
(Formerly American Bank of Commerce)
P.O. Box 9697 79987
915/544-1420 Tr$36 Mil
Hd: Michael D. Hagg
EmplBen: Giddy Espinoza
TrOpers: Laura Reese
PersTr: Roy Chavira

TEXAS COMMERCE BANK - EL PASO N.A.
P.O. Drawer 140 79980
915/546-6501 Tr$374 Mil
Hd,Nb: Joe R. Ayres, ExecVP&TO
PersTr: William C. Geyer, SrVP&TO
TrInv: James K. Ferguson, VP&TO
TrOpers: Robert Moreno, VP&TO

Eldorado

FIRST NATIONAL BANK
P.O. Box 737 76936
915/853-2561
Hd: Jo Ed Hill, Pres&TO

Fort Stockton

FIRST NATIONAL BANK
P.O. Box 1329 79735
915/336-8541 Tr/u$1 Mil
Hd: Monte Brooks, Pres&CEO
Joanie Reeves, AsstTO

PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres
Mamie Lannom, TO

Fort Worth

AMERITRUST TEXAS N.A.
(Fort Worth Location)
P.O. Box 901004 76101-2004
817/878-9450 Tr$219 Mil
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PersTr: Thomas B. Hightower, FVP
EmplBen: Allyn B. Needham, VP
TrInv: Ray Coulter, VP
PersTr,Nb: Ann Clinkscales, VP
EmplBenNb: Denise Baker, VP

BANK OF COMMERCE
P.O. Box 17089 76102
817/332-3261 Tr$71 Mil
Hd,TrInv: A. J. Lanford, SrVP&TO
PersTr: Carol G. Bird, TO
EmplBen: Francis R. Borowy, Jr., AsstTO
TrOpers: Lloyd Wester, VP
Becky Bull
Shawn Patterson
Andrea Duewall

BANK ONE, TEXAS, N.A.
777 Main St., P.O. Box 910 76101-0910
817/334-9501
Tim Connolly, SrVP&Mgr
Linda Chambers, AdmAsst
PersTr: Randy Wilson, VP
CorpTr: Lynn McCollough
TrInv: Ed Cowart
EmplBen: Helen Houpt, AsstVP
TrOpers: Joyce Knupp, TO
Nb: Nancy Wood

CENTRAL BANK AND TRUST
777 W. Rosedale, P.O. Box 1480 76101
817/347-8902
Hd: William P. Cranz, Jr., SrVP
PersTr: Frances Downing, VP

NCNB
Regional Trust Office
500 W. 7th St., P.O. Box 1317 76113
817/390-6901
PTRegTrMgr: Leland Clemons, ExecVP
CorpTr: John Howard, SrVP
TrInv: W. Michael Leeman, SrVP
EmplBen: Sam Van Steenbergh, VP
RE,Farm&Rnch: John B. McCullough, VP
Oil&Gas: Billy Ray Henson, SrVP

OVERTON PARK BANK
4200 S. Hulen, P.O. Box 16509 76162-0509
817/731-6365 Tr$121 Mil
Hd: Jayne Lipe
PersTr: Sue Corrigan Turnage, SrVP
EmplBen: Tod M. Miller, SrVP
TrOpers: John J. May, SrVP

TEAM BANK/FORT WORTH
Headquarters Office
P.O. Box 2050 76113
817/884-4151 Tr$2.924 Bil
Hd: Bruce Petty, ExecVP
TrOpers: Jerry Vandever, VP
PersTr: Robert M. Lansford, SrVP
CorpSvcs: Gerald Mitchell, VP
TrInv,ComTrF: Harold M. Achziger
TrInv: William M. Uhlemeyer
PropMgt: Joe T. Lenamon, SrVP
EmplBen: Gary C. Nelson, SrVP
Mktg: Mark Haskin, SrVP
RE: Bob Little, VP
Oil&Gas: William O. Coats, VP
Ranch&Farm: Walter C. Richburg, VP
TrTax: Jane R. Monahan, VP

TEXAS COMMERCE BANK-FT. WORTH
P.O. Box 1290 76101
817/878-7563 Tr$218 Mil
Hd,Nb: David Bucher, SrVP&ExecTO
EmplBen: Jim Palmer, SrVP&TO
PersTr: Merrilee Kuylen, VP&TO

Freeport

TEXAS GULF BANK, N.A.
P.O. Drawer H 77541
409/233-4401 Tr$68 Mil
Hd: Neil A. Dayton, III, SrVP&TO
TrAdmin: Susan B. Das
TrOpers: Holli D. Jaromin

Gainesville

FIRST STATE BANK
801 E. California 76240
817/665-4596 Tr$40 Mil
Linda Ritcherson, VP&TO

GAINESVILLE NATIONAL BANK IN GAINESVILLE
76240
817/668-8531 Tr$26 Mil
Hd: Ed Alexander, ChmBd&TO
Omie F. Sherrill, SrVP&TO

82% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

TEXAS (Cont.)

Galveston

MOODY NATIONAL BANK OF GALVESTON
P.O. Box 1139 77553
409/765-5561
Hd,PersTr,Nb: Carroll G. Sunseri, ExecVP&SrTO
Larry A. Dundee, SrVP&TO-EB
Celia Corley Davis, AsstVP&TO
TrOpers: Roberta Dick, TO

NCNB
City Trust Office
2200 Market St., P.O. Box 1500 77553
409/765-2330
CityTrMgr: Regina D. Foreman, AsstVP

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
409/763-1151 Tr$636 Mil
Hd: L. O. Kauffman, ExecVP&ExecTO
CorpTr: J. D. Perry, TO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
TrOpers: Katherine Konkel, VP

Greenville

MBANK
P.O. Box 1238 75403
903/455-0990 Tr/u$1 Mil
Allen J. Thomas, Pres

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

Harlingen

HARLINGEN NATIONAL BANK
P.O. Box 871 78551
512/423-6420
Hd: Carroll Sturgis, Jr., VP&SrTO

NCNB
City Trust Office
222 E. Van Buren, P.O. Box 471 78551-0471
512/430-2180
CityTrMgr: Michael A. Quinn, VP

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75653
903/657-8521 Tr$60 Mil
Hd: Alfred Wylie, SrVP&TO

Houston

AMERICORP SECURITIES SERVICES, INC.
Texas Commerce Tower, 11th Fl.
600 Travis St. 70002
713/236-5228
(Affiliate of Ameritrust Company NA, Cleveland, OH)
Hd: William T. Renz, Pres
Donald L. Sprenger, VP
Barbara Shepherd, VP-Mgr
Larry Grekstas, VP-Mgr/Dallas

AMERITRUST TEXAS N.A.
(Houston Location)
P.O. Box 3285 77253
713/751-7310 Tr$684 Mil
Hd: John T. Cooney, VChm
PersTr: R. Sells Neuhaus, SrVP
CorpTr: J. Chris Matthews, SrVP
TrInv: Cyrus Reeder, FVP
EmplBen: Robert W. Lehman, SrVP
PersNb: Lisa Stevens, AsstVP
EmplBen,Nb: Ben Vonderhaar, VP
CorpNb: Tim Hammond, VP
Est: David V. Boone, FVP

BANK OF ALMEDA
P.O. Box 450559 77245-0559
713/433-5623 Tr/u$1 Mil
Hd: Robert R. Bailey, ExecVP&Csh

BANK ONE, TEXAS, N.A.
910 Travis, P.O. Box 2629 77252-2629
Mgr: Mark Day, SrVP
Sharon Lester, AsstVP
Loretta Celestino, Asst
PersTr: Nancy Mercer, VP
Judy Frow, Asst
PersTrSls: Susan Niekamp, VP
Charles Baldiswieler, AsstVP
Cynthia Diebold, Asst
CorpTr: Mauri Cowen, AsstVP
Rhonna Palmer, Sec
TrInv: Les Fox, VP
EmplBen: Marshall Shanklin, VP
Gilbert Araiza, VP
Lori Ellis, Asst
Robert Donaho, Asst
Tom Abercrombie, Asst
Jackie Salazar, Asst

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77251
713/652-7600 Tr$266 Mil
Hd,Nb: Michael L. Daugherty, ExecVP&ChmTrCom
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP&TO
EmplBen: Steven G. Marget, VP&TO
TrInv: Robert B. McAshan, III, SrVP&SrTrInvO
TrOpers: Peggy Kutac, VP&TOpO
Mauri Norris, TOpO

EAGLE MANAGEMENT & TRUST CO.
5847 San Felipe Dr., Ste. 4600 77057
713/952-9100 Tr$61.7 Mil
Hd: Monroe Luther, Pres
PersTr,TrInv: John S. Bace, SrVP
CorpTr: Gary Chumbley
ComTrF,EmplBen: Charlien Hebert
TrOpers: Barbara Fassetta
Nb: Gail Wolf Orr
TDP: Angela Danelutt

FIRST CITY, TEXAS-HOUSTON
P.O. Box 809 77001
713/658-7127 Tr$1.2 Bil
Hd: Robert E. Scott, ExecVP&TO
PersTr: Tim Blair, SrVP&TO
CorpTr: S. Whitten Rusk, III, VP&TO
TrInv: Ted E. Davis, SrVP&TO
ComTrF: James M. Jenkins, VP&TO
Jeff Sarff, VP
EmplBen: Karen J. Cole, SrVP&TO
TrOpers: Dave Baumgart, VP&TO
Nb: Janet K. Casstevens, VP&TO
TDP: Dave McClure, VP&TO

FIRST INTERSTATE BANK OF TEXAS, N.A.
P.O. Box 4441 77210
713/226-1671 Tr$461 Mil
Hd: Rod Stell, ExecVP&ExecTO
PersTr,Nb: Harry W. Simms, SrVP
CorpTr: Annita Burkhalter, SrVP
TrInv,ComTrF: Joe Dabney, SrVP
EmplBen: JoAnn Schaub, SrVP
TrOpers: Joseph Rodanski, VP
Nb: Andrew J. Yiannias, VP
David Morrison, TO

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$400 Mil
Hd: E. Deane Kanaly, ChmBd&CEO
PersTr: Jeffrey C. Kanaly, ExecVP,CFO&TO
Opers: Betty K. Thomas, SrVP,OffMgr&TO
Est: Andrew D. Kanaly, VP,Mgr&TO
InstitDept: Kathy M. Allinger, AsstVP&TO
Inv: Gary E. Hippenstiel, SrVP
FinCoun: Steven P. Kanaly, Pres
Nb: Mary Beth Woehler, VP&TO
DallasOff: William E. Olsen, SrVP&TO

MED CENTER BANK & TRUST
6631 S. Main, P.O. Box 25125 77265
713/790-1976 Tr$80 Mil
Hd: Robert E. Garrison, II
PersTr,CorpTr,EmplBen: Doug Summerville
TrInv,ComTrF,Nb: John Thompson
TrOpers,TDP: Linda Halcomb

NCNB
Regional Trust Office
700 Louisiana, P.O. Box 2518 77252-2518
713/247-7843
PTRegTrMgr: Walter R. Berger, SrVP
CorpTr: William H. Cooper, SrVP
EmplBen: Thomas B. Hortenstine, VP
PersTr,Nb: Barry M. Sanders, VP
TrInv: James R. Hudson, SrVP
TrPropMgt: Nolan E. Fry, Jr., VP

NORTHERN TRUST BANK OF TEXAS
333 Clay St., Ste. 1660 77002-4005
713/653-6500
Lucian L. Morrison, ChFO
Robert J. Sweeney, COO
Sue J. Prejean, SrTO&MgrTrAdm
Janet M. Hill, SrTO
Suzan H. Bryan, TO
Kathryn E. Anderson, TO
Lee Ann Nicholson, TO
Antonia Scott Day, TrMktgO
Evan C. Davis, TrMktgO

NORTHERN TRUST BANK OF TEXAS
2020 Ross Ave. 75201
214/979-1160 Tr$228 Mil
Hd,PersTr,Nb: Martin J. Weiland, ChFO
TrInv,ComTrF: John Schoch
ComTrF: John P. Mowrey, TrMktgO
Michael Benton, TrMktgO
EmplBen: David J. Pittman
TrOpers,TDP: Donna H. Norton

PROVIDENCE TRUST COMPANY
MCO Plaza
5718 Westheimer, Ste. 1313 77057
800/275-1866 Tr/u$300 Mil
Hd,TrInv: Hubert Bromma, Pres,CEO&Chm
PersTr,CorpTr: Anned Muse, ExecVP&CAO
EmplBen: Susan Milner
TrOpers,TDP: Catana McClain, ExecVP&COO
Nb: Lida Rigby, VP&SrTO
Joanne Schultz, ExecVP&CFO
Robert Blane, Jr., VChm

RIVER OAKS TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$569 Mil
Hd: Eugene Schwinger, Pres
PersTr: John Nihiser, VP&TO
CorpTr,EmplBen: Maureen F. Phillips, VP&TO
TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: James Hurley, ExecVP
TrInv,ComTrF,EmplBen: Dean A. Lane, SrVP&TrInvO

SOUTHWEST GUARANTY
TRUST COMPANY
An Independent Trust Company

SOUTHWEST GUARANTY TRUST COMPANY
2121 Sage Rd, Ste. 150 77056
713/850-0571 Tr$523 Mil
Hd: William E. Mercer, ChmBd&CEO
PersTr,Est,Nb: James R. Young, Pres&SrTO
Ancillary Adm: Lamont R. Richie, ExecVP,TO&GenCoun
EmplBen,Nb: Russell K. Schulze, II, VP&TO
EndowmentCare,PreneedFuneral: Betty V. Thaemar, VP&TO
TrInv(Equity): Melanie Shea, VP&TrInvO
TrInv(Fixed): Louis Letzerich, VP&TrInvO
TrOpers: Susan Wolverton, VP&TO

TEAM BANK/HOUSTON (TRANSCO)
Regional Office
P.O. Box 2529, Sta. 38 77252
713/993-8641 Tr$230 Mil
Hd: Harold Perkins, SrVP
PersTr: Donald M. Eplen, VP
EmplBen: Linda Felchak

The DIRECTORY OF TRUST INSTITUTIONS is included in a T&E subscription!

Texas
Commerce
Bank

TEXAS COMMERCE BANK, NatAssn
P.O. Box 2558 77252
713/236-4497 Tr$7 Bil
(Trust Departments in Arlington, Austin, Beaumont, Brownsville, Corpus Christi, Dallas, El Paso, Fort Worth, Longview, Lubbock, McAllen, Midland, New Braunfels, Odessa, San Angelo and San Antonio)
Hd: H. Michael Tyson
ExecVP&ExecTO-Texas Commerce Bancshares
William A. Swank, ExecVP&ExecTO
Texas Commerce Investment Mgmt. Co.
TrInv(Equity): William O. Leszinske, Pres
TrInv(FixedIncome): H. Mitchell Harper, MngDir
PersTr: Robert H. Richardson, Jr., VP&TO
PersNb: William A. Hightower, VP&TO
InsTr,Cust: Walter Brauchle, SrVP&TO
InsNb: Don G. Robinson, SrVP&TO
CorpTr: Richard L. Melton, ExecVP&TO
TrOpers: Gary Horsley, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th St., P.O. Box 659 77342-0659
409/295-5701 Tr$38 Mil
Hd: Shelly Mathis, VP&TO
TDP: SunGard

Irving

KANALY TRUST COMPANY-DALLAS/FT.WORTH
5215 N. O'Connor Blvd., Ste. 200 75039
214/556-2067
William E. Olsen, SrVP&TO

Kerrville

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy., P.O. Box 1308 78029-1308
512/896-2424 Tr$52.126 Mil
Hd: Kittredge Werlein, SrVP&SrTO
PersTr: Lanette Boyan, TO
TrOpers: Mary King

NCNB
City Trust Office
741 Water St., P.O. Box 1030 78029
512/257-1698
CityTrMgr: Randall T. Johnson, VP
PersTr: Randle R. Williams, VP

La Grange

THE FIRST NATIONAL BANK
145 W. Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: P. Joe Pritchett, Pres&CEO
PersTr: Virginia Schroeder, VChmBd
TrOpers: Walter Stoever, VP&Csh

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$13.5 Mil
Hd: Edward Horton, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$26.4 Mil
Hd: Mr. Arnoldo Cisneros, SrVP&TO
PersTr,EmplBen: Eliza V. Gonzalez, VP

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$73 Mil
Hd: Joaquin Romero, Jr., SrVP&TO
PersTr: A. B. Barrera, SrVP&TO
Norma Machado, VP&TO

UNION NATIONAL BANK OF TEXAS
P.O. Box 699 78040
512/726-8333 Tr$8.9 Mil
Hd: Ray M. Keck, Jr., TO
PersTr,CorpTr,TrInv: John H. Keck, TO

League City

LEAGUE CITY BANK & TRUST
303 E. Main St., P.O. Box 759 77574
713/332-1541 Tr$4 Mil
Hd: Dee W. Burnell, VP

Levelland

CITIZENS BANK
P.O. Box 1626 79336
806/894-3101 Tr$11.8 Mil
Hd: John C. Smith, VP&TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 10109 77575
409/336-6471 Tr$7.324 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

BANK ONE, TEXAS, N.A.
200 North Fredonia, P.O. Box 2432 75606
903/237-2841
Mgr: Jimmy Boyle, SrVP
Karen Lewis, AsstVP&TO
Pat Williams, AsstVP
Betty Odom, Clerk
Cathy White, TrSec
Karen Puckett, OpsSec
Rutha Steele, OpsClerk

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
903/237-5538 Tr$87.724 Mil
Hd: Dale E. Hamilton, SrVP&TO
PersTr: Les Leskoven, VP&TO
EmplBen: Larry Day, VP&TO
TrOpers: Brenda Nelms, TOpO

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$58 Mil
Hd,ComTrF: Don Park, SrVP&TO
J. R. Cammack, VP&TO
PersTr: Don Richardson, AsstVP&AsstTO
EmplBen: Suzanne Meyer, VP&TO
TrOpers: Bobbye Hargrove, AsstVP&AsstTO

FIRST NATIONAL BANK-LUBBOCK
P.O. Box 1241 79408
806/765-8861 Tr$318.497 Mil
Hd: Joe Dale Bryan, SrVP&TO
Est&Tr: Steve Exter, VP&TO
Malcolm Rigsby, TO
TrInv: Amon Proctor, SrVP&TrInvO
EmplBen: Pamela Wiese, AsstVP&TO
Wanda Pinson, VP&TO
ComTrF,TrOpers: Mark Baum, AsstVP&TOpO

THE PLAINS NATIONAL BANK OF LUBBOCK
50th & University, P.O. Box 271 79408
806/791-7331 Tr$204 Mil
Hd: Harry A. Knight, ExecVP&TO
PersTr: Cynthia Easley, SrVP&TO
EmplBen,Nb: Chip Garrison, VP&TO
TrOpers: Pat Fletcher, AsstVP&TO
TDP: Harold Bergman, AsstVP&TO

TEXAS COMMERCE BANK-LUBBOCK N.A.
P.O. Box 841 79408
806/763-3471 Tr$31 Mil
Hd: Jerrold W. Stevens, SrVP&TO
TrOpers: Sherry Burger, AsstVP&TO
Nb: George L. Roberts, VP&TO

Lufkin

FIRST CITY, TEXAS-LUFKIN, N.A.
P.O. Drawer 789 75902-0789
409/632-4411 Tr$331 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Vardaman Johnson, SrVP&SrTO
EmplBen: Tommy Rainey, VP&TO
PersTr: Eloise Placker, TO

NCNB
City Trust Office
415 S. First St., P.O. Box 410 75901
409/639-8328
CityTrMgr: Roland L. Gerth, Jr., VP

Marshall

BANK ONE, TEXAS, N.A.
101 E. Austin, P.O. Box 968 75670
214/938-7788
Hd: Jimmy Boyle, SrVP&TO
PersTr: T. R. Jackson, VP&TO
TrOpers: Ada Watson, AsstVP&TO

McAllen

FIRST CITY BANK-TEXAS
P.O. Box 1300 78502
512/632-2600 Tr$73.333 Mil
(Branch of Houston)
Hd: John F. Tierney, ExecVP&TO
PersTr,EstAdm: Mary Lou Henry, VP&TO
CorpTr,EmplBen: Lillian Cantu, TO
TrInv,ComTrF: Jeff Sarff, VP&TO
TrOpers: Roni Moreno
TDP: Dave McClure, VP&TO

MCALLEN NATIONAL BANK
1801 S. 2nd St., P.O. Box 5555 78502
512/682-2265 Tr$75 Mil
Hd: Donald L. Zimmerman, VP&SrTO
PersTr: Hortencia Villarreal, AsstVP-TrAdm
EmplBen: Lee Baucum, VP&TO
TrOpers,TDP: Clara Rodriguez

TEXAS COMMERCE BANK-McALLEN, NatAssn
P.O. Box 1000 78502
512/682-2401 Tr$116 Mil
Hd: G. Thomas Collins, VP&TO
PersTr,ComTrF,Nb: Cecilia Johnson, VP&TO

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.7 Mil
Mike Beard, Pres&TO
Friedrich Matthies, AsstTO
Shirley Hamilton, TO
Betty Pomerenke, AsstTO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr$400 Mil
Hd: Michael Talley, ExecVP&TO
PersTr: Mike Tandy, SrVP&TO
TrInv: Hugh Bradberry, VP&TO
EmplBen: Jane Davis, VP&TO
RE: Don Parks, VP&TO

TEXAS (Cont.)

Midland (Cont.)

NCNB
City Trust Office
303 W. Wall St., P.O. Box 270 79702-0270
915/685-2063
CityTrMgr: Bill J. Hill, ExecVP

TEXAS COMMERCE BANK-MIDLAND, N.A.
P.O. Box 3905 79701
915/699-3301
LaDoyce Lambert, ExecVP&ExecTO
Herb Cartwright, SrVP&TO

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75456-1158
903/572-9881 Tr$9.2 Mil
Hd,TrInv: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Brian Jones, AsstVP&TO
EmplBen,TrOpers: Jonice Crane, ExecVP

Muleshoe

MULESHOE STATE BANK
P.O. Drawer 1010 79347
806/272-4561
Hd: Bob Finney, Pres
PersTr: Pat Prater, AsstVP

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 630847 75963-0847
409/569-8251 Tr$14.084 Mil
Hd,Nb: Thomas W. Ellison, Pres&CEO
PersTr,TrInv,EmplBen: Jackie Prince, VP&TO
TrOpers,TDP: Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: Gordon Lewis, Pres&CEO
J. R. Honea, ExecVP
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 630988 75963-0988
409/564-4624 Tr$3 Mil

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS, N.A.
P.O. Box 311388 78131-1388
512/625-7541 Tr$31 Mil
Hd: R. Al Leach, SrVP&TO
EmplBen: Dennis Heitkamp, VP&TO
TrOpers: RoseLee Watson, TO

Odessa

BANK ONE, TEXAS, N.A.
P.O. Box 2632 79760
915/368-8243 Tr$100 Mil
Hd: Toby G. Tripp, SrVP&TO
PersTr: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Dean Combs, AsstVP&TO
EmplBen: David Head, AsstVP&TO
Admin: Florence Blevins, VP&TO
Nb: Carolyn Stockton, VP&TO

FIRST STATE BANK, N.A.
1330 E. 8th St., P.O. Box 634 79760
915/332-0141 Tr$28 Mil
Hd,PersTr,TrInv,Nb: Raymond R. Fletcher, SrVP&TO
TrOpers: Lynne Anderson

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$126 Mil
Hd: LaDoyce Lambert, ExecVP
PersTr: Frank A. Glispin, VP&TO
EmplBen: Connie R. Pollard, AsstVP&TO
TrOpers: Barbara Hill, VP&TO

WESTERN NATIONAL BANK
P.O. Box 4597 79760
915/332-4181 Tr$14 Mil
Hd: Joan C. Johnson, VP&SrTO
TrOpers: Janice B. Howard, TOpO

Orange

ORANGEBANK
P.O. Box 969 77630
409/886-7424 Tr$.895 Mil
Shirley Hall, SrVP,Csh&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75802
903/729-6043 Tr$24 Mil
PersTr: Glenda Easley, VP&TO
EmplBen: Susan Millichamp, VP&TO
TrOpers: Janean Wacha
Nb: Robert Harrell
TDP: Susie Hunt

ROYALL NATIONAL BANK
P.O. Box 318 75802
903/729-6944 Tr$1.571 Mil
Hd: Marilyn B. Pettiette, TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
(Branch in Booker)
Hd: Bruce E. Julian, SrVP&SrTO

Plainview

FIRST NATIONAL BANK
P.O. Box 580 79073-0580
806/293-5381 Tr$21 Mil
Hd: David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79073-0970
806/293-3635 Tr$15.7 Mil
Hd: Alice Doyle, VP&TO

Port Arthur

SABINE BANK
P.O. Box 3317 77643
409/982-5741 Tr$4 Mil
Hd,TrInv,Nb: David Parsley, Pres,CEO&TO
PersTr,CorpTr,EmplBen,TrOpers: Virginia Reece, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr$2.7 Mil
Hd: W. H. Bauer, Jr., Pres&TO
E. W. Wilson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$12 Mil
Hd: C. Dee Harkey, VP&TO

Ralls

SECURITY BANK
P.O. Drawer AA 79357
806/253-2511 Tr$4 Mil
Hd: Gene McLaughlin, COB&TO
TrOpers: Gayla Laminack

Rockwall

COMMUNITY BANK
P.O. Box 729 75087
214/771-5353 Tr/u$1 Mil
Pat Lovell, TO

San Angelo

CENTRAL NATIONAL BRANCH/FNB LUBBOCK
P.O. Box 2088 76902
915/657-8719
Hd: George Bruns, VP&SrTO
Nancy Gonterman, TO
Mack Richie, VP&TO
EmplBen: Rhea Cooke, VP&TO
TrOpers: B. J. McDaniel, VP&TO

FIRST CITY, TEXAS-SAN ANGELO, N.A.
P.O. Box 4031 76902
915/655-6901
Hd: Ricky L. Sharp, SrVP&TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$115 Mil
Hd: David Saultz, VP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: Ann Helm, TO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$38.6 Mil
Hd: Larry Turner, TO

San Antonio

AMERITRUST TEXAS N.A.
(San Antonio Location)
P.O. Box 33400 78265
512/841-7000 Tr$227 Mil
Hd: Fred C. Groos, Jr., ExecVP
TrInv: Bernard Austin, VP
PersTr: Willis N. Terry, 1stVP
EmplBen: Tim Sinks, VP
Nb: Laura Clements, VP(EmplBen)

BANK ONE, TEXAS, N.A.
154 E. Commerce, P.O. Box 900 78293
Mgr: Dave Sharman, SrVP
PersTr: M. Dewey Bain, VP
EmplBen: Alan Beezley, VP
TrOpers: Mary Beth Buffington, TO
InstSls: Sylvia Sharp, AsstVP

BROADWAY NATIONAL BANK
P.O. Box 17001 78286
512/283-6700 Tr$91.5 Mil
Hd,PersTr: Royal W. King, Jr., SrVP
PersTr,TrOpers,TDP: Susan M. Hinger, VP
Nb: R. W. Carlson, VP

FIRST CITY, TEXAS-SAN ANTONIO
P.O. Box 790367 78279-0367
512/224-9400 Tr$22 Mil
PersTr: Kris Walsh, AsstVP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4363 Tr$1.4 Bil
Hd: Richard Kardys, ExecVP
PersTr: David Finger, SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
CorpTr,EmplBen: Michael A. Noble, SrVP
TrOpers: Anita Hughes, SrVP
Nb: Andy Behrends, SrVP
Tax: C. LaMar Gemberling, SrVP

60% of the readers of
TRUSTS & ESTATES
refer trust and estate business to banks.

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$125 Mil
Hd,TrInv: John M. Heard, SrVP
PersTr: Stanley J. Frank, VP
CorpTr,TrOpers,TDP: Janet Matejek, AsstTO
ComTrF: Denise M. Brown, IO
EmplBen: D. A. (Tony) Brantley, TO

NCNB TEXAS
Regional Trust Office
300 Convent, P.O. Box 121 78291-0121
512/270-5444
PTRegTrMgr: Stephen R. Lindemood, SrVP
PersTr: G. Eldon Winship, Jr., VP
Charities: Jerry A. (Jay) Higginson, Jr., VP
Est: J. Craig King, VP
CorpTr: Jerry D. Edinger, VP
EmplBen: Barbara J. Schroeder, VP
Nb: Gary M. Matesic, VP
PersTrInv: Vincent W. Green, VP
InstTrInv: Michael A. Zwartjes, VP
REMgr: Gene L. Dunbar, VP
Oil&GasMgr: Kenneth W. Froboese, VP
TaxMgr: Mary Ann Rybacki, VP

TEXAS COMMERCE BANK-SAN ANTONIO
P.O. Box 47531 78265
Tr$12.3 Mil
Hd: R. Al Leach, VP&TO
Intl: Alma Noriega Sotirhos, VP&TO

San Benito

THE SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$11 Mil
L. Nathan Winters, Pres&TO
E. L. Taubert, Jr., ExecVP&TO
Lupita R. Aguilar, AsstVP&TO

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78667-0649
512/396-4411 Tr$4.690 Mil
Hd: Russell C. Thornton,
SrExecVP,Controller&TO

Seymour

THE FIRST NATIONAL BANK
201 N. Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO
Kathrine Moore, AsstCsh&AsstTO

Sherman

AMERITRUST TEXAS N.A.
(Sherman Location)
One Grand Centre, Ste. 402, P.O. Box 1088
75091-1088
214/868-0800 Tr$121 Mil
Hd: Philip McKinzie, ExecVP
TrInv,PersTr: W. Clayton Fulton, VP
PersTr: Monty M. Curry, VP
EmplBen: Jann Henderson, VP
TrOpers: Betty J. Wright, TO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
409/385-0505 Tr$4.344 Mil
Hd: Carol Jordan, SrVP&TO
TrOpers: Beverly Barnett, AsstTO

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-5565
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$15 Mil
Hd: Bonnie Allen Fowler, VP&TO
TrOpers: Beth Pogue, AsstTO

Stratford

THE FIRST STATE BANK
302 N. Main, P.O. Box 48 79084
806/396-5521 Tr$13 Mil
Hd: Martha Mitts, VP&TO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$33 Mil
Hd: Don Allen, SrVP&TO

Temple

FIRST NATIONAL BANK
P.O. Box 6101 76503-6101
817/773-2115 Tr$59 Mil
Hd: William J. Stokes, SrVP&TO
EmplBen: Jake Herndon

NCNB
City Trust Office
100 W. Adams Ave., P.O. Box 809 76503
817/770-2050
CityTrMgr: A. David Uechi, SrVP

Terrell

THE AMERICAN NATIONAL BANK
P.O. Box 40 75160
214/563-2611 Tr$36 Mil
Hd,PersTr,Nb: John Davison, SrVP&TO
EmplBen,Est: Elizabeth Mirick, VP&TO
Est,TrInv: Jill Slayton, TrAdmAsst
TrOpers,EmplBen,TDP: Beverly Hendrickson, TrAdmO
Est,TDP: Suzan Wooten, TrAdmAsst

Texarkana

STATE FIRST NATIONAL BANK
State Line Plaza, P.O. Box 8000 75502
501/773-4541 Tr$97 Mil
Hd,PersTr,Nb: Gregory S. Torrance, SrVP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
TrOpers: Brenda S. Engster, TO
ComTrF: Betty Anthony, AsstTO
CorpTr: Diane Youngblood, AsstTO
EmplBen: Al Melde, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$200 Mil
Hd,PersTr,ComTrF,TrInv: Basil S. Hoag, Jr., ExecVP&TO
TrOpers: Ruth E. Williams
EmplBen: Thomas E. Jones, Jr., VP&TO

Tulia

FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
Hd: Pascal J. Hosch, ExecVP&TO
TrOpers: Bettye Stout, AsstVP&TO

Tyler

FIRST CITY, TEXAS-TYLER, N.A.
P.O. Box 2020 75710
214/595-1941 Tr$200 Mil
Hd: John H. Barr, ExecVP&TO
PersTr,Est: Charles M. Prather, SrVP&TO
RE: Buck D. Cain, SrVP&TO
TrInv: Stephen J. King, VP&TO
EmplBen: Jeff Cheavens, AsstVP&TO
Oil,Gas: M. Scarborough, Jr., VP&TO
TrOpers: Deborah Cade

NCNB
City Trust Office
3301 Golden Rd., P.O. Box 2001 75710
214/510-5040

SECURED TRUST CORPORATION
122 W. Fourth St. 75701
Tr$70 Mil
Kenneth E. Goates, Pres
EmplBen: W. Hank Baker, VP

SOUTHSIDE STATE BANK
P.O. Box 8444 75711
214/531-7111 Tr$31 Mil
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Kathy Hayden, TrAsst

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78802
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L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
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Mrs. Lou Ingle, SrVP&TO
Stephen Brantley, AsstVP&AsstTO
TrOpers: Becky Brown, TrOpMgr

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77902
512/572-6537 Tr$183 Mil
Hd: Elvin Koehn, SrVP&TO
Inv: George Bruns, VP&TO
Stafford Burroughs, SrVP&TO
EmplBen: Cindy Brown
Lon Davis, VP&TO
TrOpers: Garry Petras
Carolynn Mueller

VICTORIA BANK & TRUST CO.
120 Main Place 77902
512/573-5151 Tr$480 Mil
Hd: David H. Jones, ExecVP&ExecTO
PersTr: Dan S. Webster, SrVP&ExecTO
CorpTr,TrOpers: Cathy Wheeler, TO
TrInv: French S. Tarkington, SrVP&TO
EmplBen: Larry G. Justiss, SrVP&TO
PropMgt: James S. Kiening, VP&TO

Waco

AMERITRUST TEXAS N.A.
(Waco Location)
P.O. Box 2678 76702-2678
817/750-6600 Tr$168 Mil
Hd: John E. Dagley, ExecVP
PersTr: Stephen W. Herbert, SrVP
TrInv: W. Stephen Meacham, VP
EmplBen: Johnny G. Giotes, VP
TrOpers: Sandra Stewart

BANK ONE
P.O. Box 7554 76714-7554
817/776-9500
Hd: George Arnau, CEO

NCNB
City Trust Office
4901 Bosque Blvd., P.O. Box 2600 76702-2600
817/751-3460
CityTrMgr: James D. Boardman, VP

TEXAS NATIONAL BANK OF WACO
P.O. Box 2299 76703
817/756-2151 Tr$400 Mil
Hd: Richard L. W. Henry, SrVP&TO
PersTr: Kelly Young, TO
EmplBen: Monty Benson, VP&TO
TrOpers: Betty L. Swaner

TEXAS (Cont.)

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST
218 Nasa Rd. 1 77598
713/332-5521 Tr$13 Mil
Hd: Bill Taylor, SrTO

Wichita Falls

AMERITRUST TEXAS N.A.
(Wichita Falls Location)
P.O. Box 8247 76307
817/720-4600 Tr$162 Mil
Hd: David I. Ramsey, SrVP
PersTr: Jerry Schnedorf, 1stVP
TrInv: Judy Darnell, TO
EmplBen: David Taubert
RE&Min: Richard Rippy, VP

BANK ONE, TEXAS, N.A.
P.O. Box 540 76307
817/689-6527
Mgr: Dick Waggoner, SrVP

NCNB
800 E. Scott St., P.O. Box 60 76307-0060
817/723-3421
CityTrMgr: George F. Stanley, VP

UTAH

Ogden

BANK OF UTAH
2605 Washington Blvd., P.O. Box 231 84402
801/621-8512 Tr$21 Mil
Hd: Richard J. Carroll, TO
TrOpers: Carol A. Thomas, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Ogden
P.O. Box 9936 84409
801/626-9537
(Branch of Salt Lake City)
Mgr: O. Rex Child, VP&TO

KEY TRUST COMPANY OF THE WEST
P.O. Box 9160 84409
801/625-4619
(Branch of Salt Lake)
Hd: Laura Houston, VP&TO

Provo

CENTRAL BANK & TRUST CO.
75 N. University Ave. 84603
801/375-1000 Ext. 124
Hd: David W. Macbeth, VP&TO
EmplBen: Alan Blackham, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Provo
P.O. Box 1218 84603
801/350-2178
(Branch of Salt Lake City)
Mgr: Jeffrey Kahn, VP&TO

St. George

FIRST SECURITY BANK OF UTAH, N.A.
(Personal Trust Office)
P.O. Box 508 84770
801/673-0124
(Branch of Salt Lake City)
Gary B. Cutler, TO

Salt Lake City

DESERET TRUST CO.
P.O. Box 11558 84147
801/363-2991
Hd: Harvey S. Glade, Pres
PersTr: L. Conrad Bryner
TrInv: John L. Hunter
ComTrF: E. Bruce Haws
TrOpers: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH, N.A.
180 S. Main St., P.O. Box 30169 84142
801/350-7130 Tr$541 Mil
Hd: George L. Moosman, ExecVP&SrTO
PersTr: Lois Owen, VP&TO
CorpTr,TrOpers: Debbie Frost, AsstVP&Mgr
TrInv: Richard G. Horne, SrVP&SrIO
EmplBen: Rod R. Cushing, VP
Mktg: Russell J. Johnson

FIRST SECURITY BANK OF UTAH, N.A.
Trust Group-Salt Lake City
P.O. Box 30007 84130
801/350-5361 Tr$1.7 Bil
(Branches in Ogden, Provo & St. George)
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BusTrDiv: Patricia A. Richards, SrVP
PersTrDiv: R. James Steenblik, SrVP
TrSupSvcs: Thomas S. Avedovech, SrVP
CorpTr: Randy Marchant, VP
EmplBenTr: Gregory D. Burnett, VP
CharitTr&Foun: W. John Lamborn, VP
Nb: David D. Halladay, PersTrNbMgr
Randy Dorrohn, EBO
Dorian L. Shaw, CTO
TrTxSect: C. Gene Maxwell, VP&TxO
InvMgr: H. James Darcey
PvtBnkg: Jeff Thompson, VP

HOLLADAY BANK & TRUST
2020 E. 4800 South 84117
801/272-4275 Tr/u$1 Mil
Hd: Ronald N. Spratling, Jr., Pres

KEY TRUST COMPANY OF THE WEST
50 S. Main St., Ste. 1914 84144-0452
801/535-1000 Tr$200 Mil
(Branch in Ogden)
Hd: Jim Sparks, VP&Mgr
PersTr: Wm. Wallace Leatham, VP&TO
RegSls&Mktg: Richard A. Hammarsten

VALLEY BANK & TRUST CO.
80 W. Broadway, Ste. 210 84101
801/481-5394 Tr$200 Mil
Hd: Rex G. Wheeler, SrVP&Mgr
TrOpers: Duff Greenwell, AsstVP&TO
TrInv: Mark Feinauer, AsstVP&TO
PersTr: Mike Hairston, VP&TO
EmplBen: Lynda Riffle, CPA,VP&TO
Nb: Gayle Taylor, VP&TO

WEST ONE TRUST COMPANY-UTAH
107 S. Main St., Ste. 300 84111-3058
801/534-6085 Tr$750 Mil
Donn A. Miller, Pres
Mgr: Michael W. Giesa, SrVP
PersTr: Jeff Denison, VP
PrTrBnk: Glen Groo, VP
TrInv: Bruce Mohr, VP
EmplBen: Mark Heatley, VP
CorpTr: Kim Galbraith, VP&Mgr

ZIONS FIRST NATIONAL BANK
1 Main St. 84110
801/524-4806 Tr$824 Mil
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PersTr: David R. LeFevre, VP&TO
CorpTr: Gerald L. Houskeeper, VP&TO
TrInv: J. Chad Hamilton, SrVP&TO
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PersTr,TrInv,Nb: Janice D. Colburn, VP&TO

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P.O. Box 399 05101
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TrOpers,TDP: Beverly S. Dunbar, TO
Mary B. O'Brien
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FIRST VERMONT BANK & TRUST CO.
500 Main St. 05201
802/447-2010
(Branch of Brattleboro)
PersTr: Robert A. Knowles, Jr., TO
Mark A. Nagelsmith, TO

VERMONT NATIONAL BANK
310 Main St. 05201
802/442-5409
(Branch of Brattleboro)
Steven H. Reynolds, AsstVP&TO

Brattleboro

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802/254-8711 Tr$410 Mil
(Branches in Bennington & Rutland)
Hd,Nb: D. Rodman Thomas, SrVP&SrTO
PersTr: Joseph F. Cook, TO
Christopher G. Chapman, TO
TrInv: Peter Sherlock, VP&TrInvO
Brett C. Peltzer, TrInvO
EmplBen: Kyle R. Fisher, VP&EBO
Susan J. Klein, EBO
Ann L. Kroc, EBAdmO
TrOpers: Veronica A. Wheelock, AsstVP

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100 Main St. 05301
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PersTr,Nb: Jane B. Waysville, VP&TO
TrInv,ComTrF: John H. Abel, VP&TO
TrOpers: Andrea Freeman, Mgr
Nb: Hollis P. Carlisle, TO

Burlington

CHITTENDEN TRUST CO.
P.O. Box 820 05402
802/660-1326 Tr$409 Mil
(Branch in Bennington)
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PersTr: L. J. Beaulieu, SrVP
CorpTr: S. R. Shaver
TrInv: A. J. Kraus, SrVP
EmplBen: D. E. Prince, VP
TrOpers: M. E. Gauding, AsstVP

THE HOWARD BANK, N.A.
111 Main St., P.O. Box 409 05401
802/658-1010 Tr$340 Mil
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PersTr: Suzette Fontaine Collins, VP&TO
TrInv,ComTrF: William S. Wolff, SrVP
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EmplBen: Penny Tabor, AsstTO
TrOpers: Lynda Emch, VP&TOpO
Est: Robert G. Nace, VP

THE MERCHANTS TRUST CO.
164 College St., P.O. Box 1009 05402
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James D. Miller, TO
Charles C. Claudio, AsstTO
William Mulhern, TrInvO
TrOpers: John H. Savage, TOpO
Nb: Charles E. Gear, VP&TO
Rebecca Arnold
Scott Goddard

VERMONT NATIONAL BANK
150 Bank St. 05401
802/863-8900
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Hd,PersTr,Nb: James T. Strouse, VP&TO
TrInv,ComTrF: Nanette Stevens, TrInvO
TrInv: Bruce V. Allbee, VP&TO
EmplBen: Sandra J. Kidwell, VP&TO

Derby

COMMUNITY NATIONAL BANK
P.O. Box 259 05829
802/334-7915
Hd: Richard C. White, Pres&TO

Lyndonville

LYNDONVILLE SAVINGS BANK & TRUST CO.
P.O. Box 125 05851
802/626-8121 Tr$13.4 Mil
Hd: Jane M. Soulia, AsstTreas&TO
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Manchester Center

FACTORY POINT NATIONAL BANK
05255
802/362-2424 Tr$75 Mil
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Accts,Taxes,EmplBen: Roy S. Foltan, TO
TrOpers: Deborah Brown, OpsSupv
InvAn: Russell A. Cook, Conslt

★ Montpelier

VERMONT NATIONAL BANK
P.O. Box 399 05602
802/223-6311
(Branch of Brattleboro)
Hd: James T. Strouse, VP&TO
Barbara K. Hudson, AsstTO
PersTr,Nb: Rich W. Pearce, VP&TO

Morrisville

FRANKLIN LAMOILLE BANK
P.O. Box 295 05661
802/888-7955
(Branch of St. Albans)
Nancy C. Putnam, VP&TO

THE UNION BANK
P.O. Box 667 05661
802/888-4925
Hd: Francis Welch, AsstTreas&TO

North Bennington

THE MERCHANTS TRUST CO.
P.O. Box 308 05257
802/447-7545
(Branch of Burlington)

Rutland

FIRST VERMONT BANK & TRUST CO.
89 Merchants Row 05701
802/747-6814
(Branch of Brattleboro)
PersTr: Mark T. Williams, TO
Tax: Cathleen E. Doty, TrTxO
EmplBen: Kyle R. Fisher, VP&EBO

PROCTOR BANK
80 West St. 05701
802/775-2525 Tr$230 Mil
(Branch in Woodstock)
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PersTr: Steve Funk, VP
TrInv: David R. Frenette, VP&SrTrInvO
EmplBen: Marie La France
TrOpers: Bruce Potter

VERMONT NATIONAL BANK
P.O. Box 831 05701
802/775-8500
(Branch of Brattleboro)
Hd: Stephen T. Singiser, VP&TO

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P.O. Box 320 05478
802/524-2196 Tr$3 Mil
Hd: Neil H. Raymond, ExecVP&TO

St. Johnsbury

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802/748-3131 Ext 42 Tr$12 Mil
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PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,
Nb: Wendy L. McReynolds, TO
TDP: Audra Quimby, TrClk

Woodstock

THE HOWARD BANK, N.A.
Rte. 4 East 05091
802/457-4423
(Branch of Burlington)
Kemp Stickney, TO

PROCTOR BANK
24 Elm St. 05091
802/457-3535
(Branch of Proctor)

VERMONT NATIONAL BANK
2 The Green 05091
802/457-2660
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809/773-0570
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VIRGINIA

Abingdon

CENTRAL FIDELITY BANK
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703/628-9194 Tr$30 Mil
Steve Vance, TO
Billy Witt, Opers
Dixie Davis, Opers

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Harvey S. Speck, AsstTO
TrOpers: Judith A. Cagnon, AsstVP&TO

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515 King St. 22314
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PersTr,Nb: Mitzi Mulloy, TO
Bob Haug, VP
Ed Berlien, VP

FIRST AMERICAN BANK OF VIRGINIA
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William R. Loichot, VP
Gregory Long, TO

Altavista

FIRST NATIONAL BANK
P.O. Box 29 24517
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Hd: Robert H. Gilliam, Jr., Pres

Arlington

FIRST AMERICAN BANK OF VIRGINIA
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703/284-6328
(Branch of McLean)
Pamela Austin, VP
Jorge del Campo, TO

Bassett

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Main St. 24055
703/629-5311
(Branch of Roanoke)
Shirley W. Scott, TO&Mgr

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BANK OF CLARKE COUNTY
P.O. Box 391 22611
703/955-2510
Hd: Jean C. Hinson, VP&TO

VIRGINIA (Cont.)

Blacksburg

NATIONAL BANK OF BLACKSBURG
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703/951-6203 Tr$34 Mil
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TrOpers: C. T. Lovern

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UNION BANK & TRUST
P.O. Box 446 22427
804/633-5031 Tr/u$1 Mil
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Charlottesville

CENTRAL FIDELITY BANK
200 E. Main St., P.O. Box 138 22902
804/979-2220 Tr$106 Mil
(Branch in Culpeper)
Admin: Richard Roberts, VP&TO
Mildred H. Sandridge, AsstVP&TO
Nancy F. Gilbert, AsstVP&TO

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Park & High Sts., P.O. Box 8088 22906
804/979-6091 Tr$6.6 Bil
(Branch of Richmond, VA)
PersTr,Nb: David N. Bowman, TO

FIRST VIRGINIA BANK-CENTRAL
P.O. Box 7466 22906
804/978-3000
John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK
P.O. Box 711 22902
804/972-1100
(Regional Trust Office)
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Benjamin S. Bates, Jr., VP&TrInvO
A. Ward Sims, VP&TO
Donald J. Hoelting, AsstVP&TrinvO
Ted M. Kattman, TO
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Susan W. Blankenbaker, EBA
Laurence J. Burke, AsstTO
Giles C. Cook, NbConslt
CorpTr: David McNish, AsstTO

SOVRAN BANK, N.A.
300 E. Main St. 22902
804/977-2183
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
RegHd: John T. Bazzarre, SrVP
Nb: S. L. Frizzell, VP

Chesapeake

JEFFERSON NATIONAL BANK
P.O. Box 1848 23320
804/547-7439
(Regional Trust Office)
Gary R. Shook, VP&RegTO

Christiansburg

THE FIRST NATIONAL BANK OF CHRISTIANSBURG
50 N. Franklin, P.O. Box 600 24073
703/382-6085 Tr$11.8 Mil
Hd: Lawrence . Bowman, VP&TO
TrOpers: Nancy B. Roles, TOpO

Clifton Forge

FIRST NATIONAL BANK
P.O. Box 633 24422
703/862-4251 Tr$1.637 Mil
Hd: Barbara G. Keller, VP&TO

Covington

FIRST VIRGINIA BANK-HIGHLANDS
P.O. Box 671 24426
703/962-6131 Tr$2 Mil
Hd: William Sanders, TO

Culpeper

CENTRAL FIDELITY BANK
151 N. Main St. 22701
703/829-2200
(Branch of Charlottesville)
Richard Roberts, VP&TO
Mildred H. Sandridge, AsstVP&TO
Nancy F. Gilbert, AsstVP&TO

SECOND NATIONAL BANK
P.O. Box 71 22701
703/825-4800 Tr/o$35 Mil
Hd,Nb: J. Quintin Mullins, VP&TO
TrOpers: J. Barry Kite, TO

Damascus

FIRST VIRGINIA BANK
P.O. Box 368–24236
703/475-3112 Tr/u$1 Mil
(Branches in Abingdon, Clintwood, Damascus, Meadowview, Pound & Wise)
Hd: Jack C. Phelps, Jr., TO

Danville

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 191 24543
804/792-5111 Tr$138 Mil
Hd: E. Budge Kent, Jr., SrVP&TO
ComTrF: John B. Hall, Jr., TO
TrOpers: Linda P. Rhue, TOpO

FIRST STATE BANK
P.O. Box 640 24543
804/793-4611 Tr/u$1 Mil
Hd: Sylvesta L. Jennings, Pres
Larry S. Patterson, VP&Csh

SOVRAN BANK, N.A.
341 Main St., P.O. Drawer 401 24543
804/791-6016
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Roanoke)
Hd: Bobby N. Wiles, FVP
Nb: Mark Clemons, AsstVP

Fairfax

CRESTAR BANK
Fairfax Circle Branch
9401 Lee Hwy. 22031
703/838-3328 Tr$6.6 Bil
(Branch of Richmond, VA)
Katherine Smith, BrMgr

Falls Church

FIRST VIRGINIA BANK
Trust Dept.
6400 Arlington Blvd. 22042
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EmplBen: Walter Steiss, VP&Mgr
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TrInv: Shari J. Burns, VP&Mgr
OpersSupport: Tim Nappen, VP&Mgr

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EmplBen: Salley J. Bostwick, VP&Mgr
RE: Harry A. Rubin, VP&Mgr
TrMktg: Richard S. Simmonds, SrVP&Mgr
TrOpers: Amelia Diaz, TO&Mgr
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PersTr,Nb: Bob Simpson, VP

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Nb: Jean Edwards, AsstVP

Tacoma

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Trust Division
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Prob: Paul Willett, AsstVP&TO
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TrOpers: Dave Hamilton, VP&TO
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Appleton

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608/364-3825
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Burlington

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PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
TrOpers,TDP: Chuck Stubley
Nb: Jim Bauman

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PersTr,TrInv: Karen Chrast, VP&TO
EmplBen: Dianne Rice, EBA
TrOpers: Judith Herda, AsstTO

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Patricia R. Coriden, AsstVP&TO
Nb: William H. Prindle, TO

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TDP: Bev Pieritz
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TrOpers: Julie Frame
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PersTr,Nb: Richard Meier

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Joan Pruefer, TO
EmplBen: Michael Wendler, TO
Nb: John Rodgers, VP

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PersTr: Donald W. Zerrien, TO
TrInv,EmplBen: Michael T. Wendler, TO
TrOpers: Joan Pruefer

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TrInv: Thomas E. McKaig, VP
TrOpers: Jane R. Stevenson, AsstVP
EmplBen: Richard Schmit, VP

Kenosha

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TrOpers: Olga Tijerina, TOpO
EmplBen: Richard G. Brenner, TO

JOHNSON HERITAGE TRUST COMPANY
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414/658-2582
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Hd: Robert B. Schneider, SrVP&Mgr
Nb: John Rodgers, VP

Kewaskum

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TrOpers: Mary E. Walker, TO

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TrInv: J. Scott Harkness, SrVP&CIO
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608/252-5950
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EmplBen: Morry Birnbaum, VP
TrInv: James L. Shanahan, VP
Nb: Kurt Seigel
Hilldale Office
401 N. Segoe Rd. 53705
608/231-5411

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608/252-3554 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
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Erica Hill, AsstVP
Kathryn Norton, AsstVP
Cindy Lind, TO
Robin Stradinger, TO
Susan Bollant, TO
Nb: William Stebbins, TO
TrInv,ComTrF: Robert A. Zellers, VP
Nancy Grosse, TO
Mark Pittman, TO

VALLEY TRUST COMPANY
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Menomonie

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Deanna Thorson, TO

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54755
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Mt. Hope

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TrOpers: Mary E. Walker, TO

Neenah

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Sharon A. Kubica, VP

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Seymour

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(Trust Service Office of Milwaukee)
James M. Curran, VP&Mgr

Shawano

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TrOpers: Warren Wieser, FVP-TrAdm
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BANK OF SUN PRAIRIE
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608/837-7373 Tr$737 Mil
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OffMgr: Joan Burke, SrVP

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Wendy Florian, TO
TrAdm: Lesli Kasten
Est: Marion Chapman
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TrOpers: Bonnie Zientara

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PersTr: Jerome M. Becker, AsstVP&TO
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Wendy Martin, AsstTO

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307/266-1100 Tr$94 Mil
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PersTr: James R. Watson, VP&SrAdmO
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Dory Graf, TO
CorpTr: Thomas A. Ward, Jr., VP
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EmplBen: Nev Clune
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PersTr,TrOpers: Delores Mayorga, VP&TO

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PersTr: Doris Wagner, TO
Jim Espy, TO
CorpTr: Michael E. Bohl, VP&TO
Pamela Snell, AsstVP
TrOpers: Arlene J. Hamm, VP&TO

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P.O. Box 1768 82003
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TrOpers,TDP: Rich Filbert, TOpO
TrInv,ComTrF: Don Rosenstein, IO
EmplBen: Kari L. Hix, AsstVP&EBO

Cody

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TrOpers: Delores Warfield, TO

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EmplBen,TrOpers: Bill VonHoltum, Pres

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307/362-8801 Tr$1 Mil
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TrOpers: James M. Bastalich, TO

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P.O. Box 2007 82801
307/674-7411 Tr$150 Mil
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Hd: Robert L. Ferril, SrVP&TO
PersTr: Mary Lou Sare, VP
EmplBen: Linda Thompson, TO

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Hd: Thomas S. Dobson, Pres

Edmonton

NORTH WEST TRUST COMPANY
Toronto Dominion Tower, 18th Fl.
10205-101 ST., T5J 4G1
403/429-9300 Tr$850 Mil
(Branches In Alta: Calgary, Camrose, Edmonton, Lethbridge, BC: New Westminster, Vancouver, Victoria; Man: Winnipeg; Sask: Regina, Saskatoon, Yorkton)

Lethbridge

CENTRAL TRUST COMPANY
506 4th Ave., S. T1J 0N5
403/320-1233
Hd: R. G. Thompson, Mgr

BRITISH COLUMBIA

Vancouver

PRENOR TRUST COMPANY OF CANADA
2118 W. 41st Ave. V6M 1Z1
604/263-2787
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Hd,TrOpers,PersTr,Nb: John B. Meyer
CorpTr,EmplBen: Grace Natale
TDP: Sylvia Jones

MANITOBA

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204/956-8492 Tr$9.2 Bil
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TrInv,ComTrF: R. E. Archer
EmplBen,Nb: J. L. Penner
TrOpers: M. Proch

NOVA SCOTIA

Halifax

CENTRAL GUARANTY TRUST COMPANY
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902/420-2000
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Hd: Allen B. Clarke, SrVP-TrOpers
ClntSvcs,CorpTr: Terry Martinuk, VP-CorpTrSvcs
TrInv: A. Heginbottom, VP
Sls,CorpSvcs: R. K. Weller, VP-Pen&CustSvcs
ComTrF: C. Tindall, AsstVP-PersTr
Nb: Brian Eckel, SlsMgr-PersTr

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Mgr: Tom Gregoriades

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416/975-4000
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Hd,PersFinSvcs: R. A. Thompson, VP-PenSvcs
ClntSvcs: W. E. Brolly, VP-CorpTrSvcs
TrInv: A. Heginbottom, VP-TrInv
TrDeptHd: A. Clarke, SrVP-TrSvcs
ComTrF: C. Tindall, AsstVP-PersTr
Nb: P. H. Hebb, VP-CorpDev(WesternReg)
Fid&TechSvcs: G. Owen, VP-Fid&TechSvcs

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P.O. Box 75 M5J 2J2
416/865-0515 Tr$115 Mil
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ComTrF: Wm. A. Pascoe, VP
EmplBen: Sheldon Shaye, VP
TrOpers,TDP: Tom Edward, VP
Nb: Jack Freeman, AcctExec

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416/361-3611 Tr$39.6 Bil
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PersTr: W. J. Switzer, SrVP-PersFinSvcs
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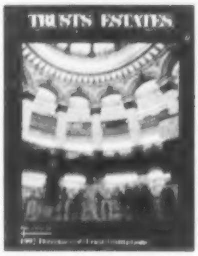

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Normand Paquin, VP-Mktg&Comm
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Guy Vallee, VP-CorpSvcs&LegalAFF
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Louise Jolicoeur, VP&CorpSec
A. J. (Peter) Patteson, Pres&COO(General Trust Corp.(Ontario))

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555 Boul. Rene-Levesque Ouest H3C 1E3
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(Branch in Ont: Toronto)
Hd: Normand Demers, SrVP

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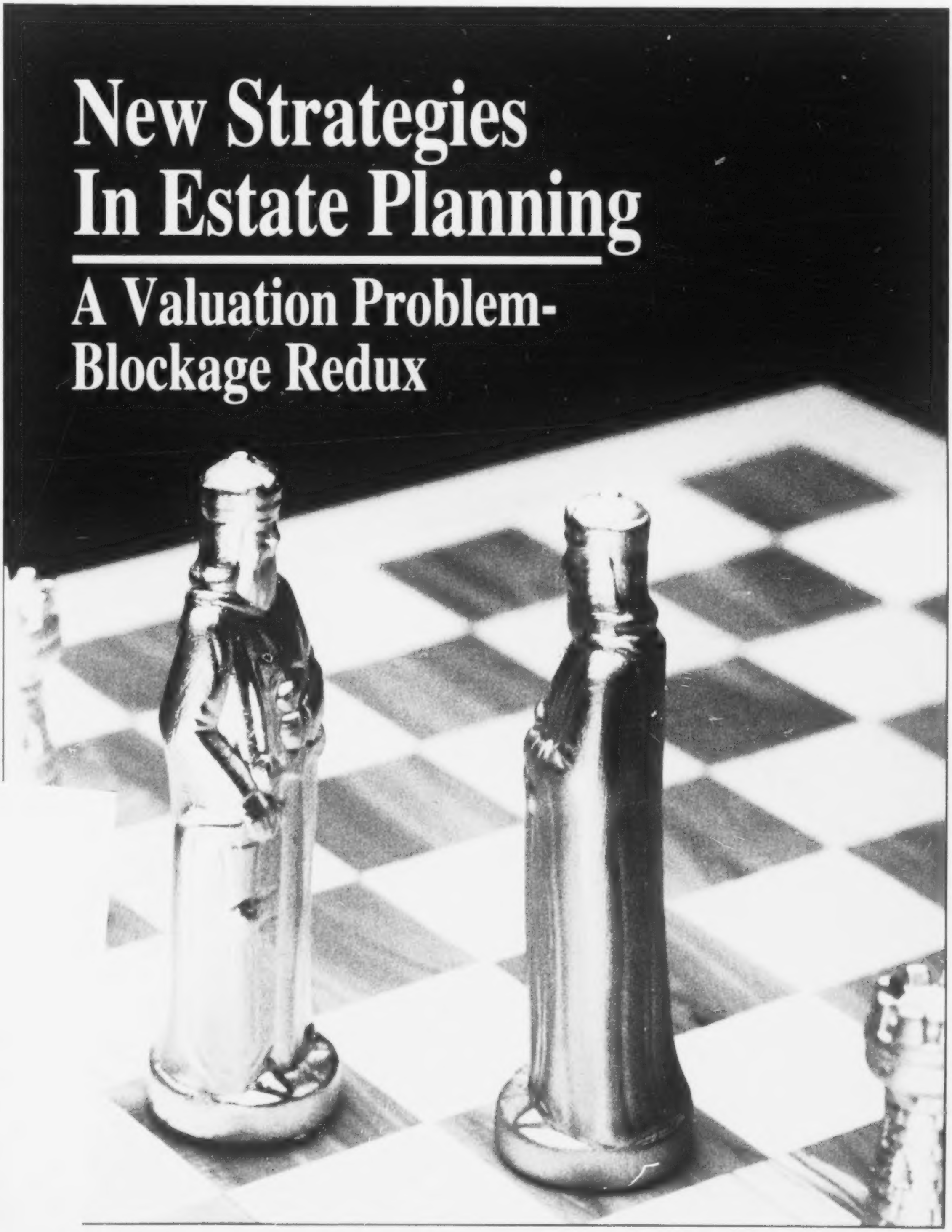

New Strategies In Estate Planning

A Valuation Problem-Blockage Redux

TRUSTS & ESTATES.

Volume 131, No. 2 Estate Planning and Administration since 1904 FEBRUARY 1992

New Strategies In Estate Planning

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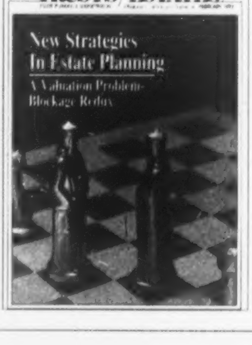
Strategy is critical for creating a successful estate planning enterprise, particularly in today's constantly changing industry. Cover photo courtesy of Joseph Palmieri, Dover, NJ.



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Editor's Notes

Trying To Break Down The Barriers Of New Taxation

We ought to be used to it by now. As sure as there is a new year, there is sure to be a new tax bill in Congress. Actually, this year's version is a leftover from last year which has been flying in a holding pattern over the Capitol since mid-1991. The proposed changes which will eliminate some of the differences in the taxation of trusts and estates can be found in Sec. 441. However, since tax changes are political hot potatoes in this election year, it is very uncertain when the reforms will take place and what their final form will be. Nevertheless, you can be assured of two things. First, the new laws will be no less confusing and disconcerting than those of previous years and secondly,with the help of our editorial board and others, we will attempt to analyze and explain the new provisions as soon as possible.

In the meantime, there are some planning strategies and techniques of which all estate planners should be aware. This month we address planning for the disappearing suspended passive activity losses of decedents and executors, post-mortem planning differences for trusts and estates and why the revocable trust is not a disadvantage, obtaining QTIP treatment for IRAs and qualified retirement plans while maximizing tax deferral, and valuation questions involving blockage.

Next month, we hope to present articles which will discuss generation skipping and reform proceedings, the beneficiaries' power to remove trustees, and some new charitable planning ideas.

The importance of continuing your education in the rapidly-changing estate planning environment cannot be understated.We would like to take this opportunity to thank all attendees of the Third Annual TRUSTS & ESTATES Conference on Estate Planning in San Francisco. We hope that the information you took away from the conference will serve you well all year and that we will see you again next year. ◊

Michael S. Klim

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Charitable Giving

Charitable Trusts: The Magic Bullet

Fiduciary services and investment management services can live up to their profitability standards only if administrators do their homework

By **RUSS A. PRINCE**
Renaissance Applied Research
Carmel, IN

Providing financial services to the affluent is one of the most economically rewarding activities for a financial institution. For the most part, fiduciary services, as well as investment management services, are exceedingly profitable. At the same time, they are very low-risk endeavors.

These high returns for minimum risk have not gone unnoticed. A panoply of competitors are entering the field. For instance, aside from the plethora of banks, insurance companies and dedicated money managers, the mutual fund companies are now actively pursuing the wealthy investor.[1]

Among those financial institutions with already well-established operations, there is considerable effort being undertaken to enhance their positions in the industry. Thus, not only are a great many new competitors entering the field, those competitors with a presence are taking extensive steps to magnify that presence.

Competition

While the profits are ever-present, the vast number of competitors make it more and more difficult for any individual financial institution to earn above-average returns. The problem is complicated by the fact that most competitors look to each other for strategies. This permits them all to make the same mistakes. What occurs is a process of management by default.[2] It is as if no one really wants to capitalize on the opportunities that exist in the industry.

Understanding The Psychology

Only by understanding the psychology of the well-to-do, as well as the manner in which structural dynamics affect their purchase decisions, will the financial institution be able to obtain above-average returns. Thus, market research is essential.

Market research has been able to delineate buying behavior patterns and related motivations of the affluent.[3] Without question, such information is absolutely essential in order to achieve above-average returns. This information provides strategies and tactics which are absolutely crucial in order to effectively and efficiently market to the affluent.

Nevertheless, financial institutions are desperately seeking some magic bullet which will result in those much craved above-average returns. To a great degree, it is wishful thinking. The desire of a financial institution is to be able to focus its energies in a manner which will enable it, as one senior manager of a universal private bank put it, "to get the most bang for the buck." Another said that he wanted the closest thing to a sure thing that existed in this industry.

Common sense says that if such a magic bullet existed among the voluminous number of competitors, someone would have found it. In fact, some have. However, all indications are that there are very few of them. Meanwhile, there is no reason for everyone not to profit also. In fact, it is quite possible for everyone to benefit.

After years of extensive research on the psychology of the affluent's purchasing of financial and related services, it has become apparent that the magic bullet is the charitable trust. This, however, does not mean that charitable trusts are necessarily easy to utilize. It is just that of all the financial and related services an advisor can offer the wealthy, charitable trusts are the most intensely tied to the core of the interpersonal relationship between the affluent individual and the advisor. It is this relationship which is the key determinant of success when working with the wealthy.[4]

However, in order to imbue charitable trusts with magic requires that the financial institution understand the dynamics of the charitable network and the way in which it can skillfully integrate itself into this network. It also necessitates being able to combine this orientation with the market research previously referred to. Thus, the financial institution must employ an understanding of the buying behavior patterns of the affluent and use this sagacity to work the charity network.

When dealing with the charity network and charitable trusts in particular, the number of competitors dramatically multiplies. Attorneys and accountants are now also intimately involved. At the same time, personal philanthropic advisors are very much competitors to the more traditional advisors to the affluent.[5] Nevertheless, very few advisors to the affluent have made concerted attempts to adroitly "work" the charity network. Before focusing on the nature of the magic, it is necessary to understand the way in which advisors are approaching the matter of promoting — and most often not promoting — charitable trusts.

Limitations And Opportunities

It is widely recognized among all the advisors to the wealthy that charitable trusts are an extremely attractive service. Their irrevocable nature combined with their long, if not unlimited, life make them the ideal product from the advisor's perspective.

Regrettably, advisors to the wealthy who offer this service fail to recognize its true value. They tend to see charitable trusts as nothing more than just another product to sell. Actually, charitable trusts can be a key component of the relationship between the advisor and the client. When viewed in this fashion, appropriate relationship management methodologies can be utilized which result in the intense bonding of the client to the advisor. It also sets the stage for generating new business. These functions will be discussed in greater detail in the next section. Presently, it is worthwhile to see how the advisors fail to exploit this service and what they are losing by their lack of action.

In a survey of the senior managers of 47 private banks, 32 law firms, 31 accounting firms and 27 money managers who are all capable of providing the service, it was discovered that not one of these advisors were actively pursuing the field. Meanwhile, they nearly all expressed a desire to be more involved in promoting charitable trusts among their clientele. While they recognize that the establishment of charitable trusts has value to their organizations, they nevertheless have been incapable of taking advantage of the opportunity.

Except for the two private banks and five accounting firms who concluded that there was not a way to successfully promote charitable trusts among their clientele, all the other competitors explained that they are exceedingly interested in making the effort. Among all the se-

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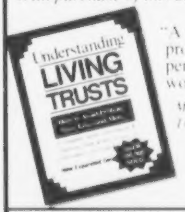

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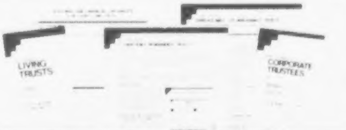

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nior managers, the big stumbling block is how to work the charity network. At a more basic level, the problem is how to motivate existing clients to establish charitable trusts. As one senior manager of an old-line private bank explained, "I just don't know what to do."

Before doing anything different, it is necessary to determine just what is being done. When trained observers were used to unobtrusively evaluate the selling of services offered by these organizations — including charitable trusts — it was painfully apparent that there was a lack of organizationally-driven sales expertise.

The Four Components

There are four components to the selling of such services to the affluent. They are: (1) the presentation/sales skills of the advisors, (2) the ability to utilize the environment, (3) the quality of the presentation materials employed, and (4) the effectiveness of the argument.[6] Not only are these components critical to the marketing of charitable trusts, they are also essential to selling almost any type of sophisticated service to anyone.

For the most part, the presentation/sales skills could be dramatically improved. In particular, considerably more effort needed to be made with respect to improving rapport and then leveraging off this foundation. Concurrently, a more effective use of the environment is required. In nearly all cases, the environment was taken for granted. In effect, a significant opportunity is overlooked. Along the same lines, the presentation materials tended to be quite lacking in motivational properties. Actually, they served to dampen interest by being inappropriately data-dense. Finally, and most importantly, the argument tended to be glaringly absent.

With respect to charitable trusts, the argument must center on the psychology of the affluent individual. The argument is the rationale for purchasing a service. It is essential to understand the varying motivations of the wealthy with respect to donating, not only in order to market charitable trusts to existing clients, but also to tap into the charitable network. However, for the most part, research into philanthropy has centered on who is donating to whom, the amounts involved, and how the arrangements are structured. Moreover, it is the motivational attributes which are the consequential considerations in the selling of charitable trusts.

Psychographic Segments

Based on a study of 471 affluent donors who established charitable trusts of $1 million or more in 1989, four empirically-derived psychographic segments were identified.[7]

- Affiliators who are principally motivated to donate because of social ties as well as humanitarian reasons.
- Pragmatists who tend to focus on the tax benefits in conjunction with the social benefits of establishing charitable trusts.
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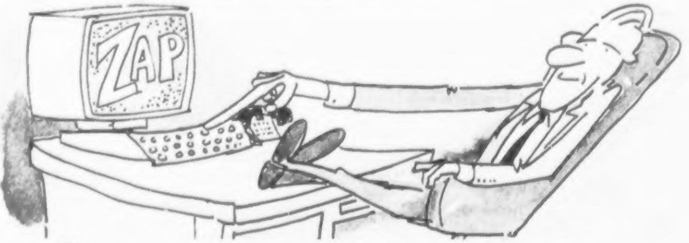

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This psychographic segmentation scheme can be employed by the advisors to the affluent as well as the charitable institutions to dramatically improve their marketing efforts. Such an orientation is necessary in order to be successful in the marketing of charitable trusts. By utilizing these psychographic segments, the advisor can construct arguments which have the greatest potential to motivate an affluent individual.

While it is clear that there are substantial obstacles to the marketing of charitable trusts by advisors, it is important to recognize the enormous opportunities that exist. These opportunities are not simply the considerable profits that can be made by doing so; these opportunities are the extreme likelihood that the market is quite receptive to the idea of acting in a socially as well as personally beneficial manner.

The Focus On 'Social Good'

The focus on "social good" is becoming more and more a part of the conscience of American society. One example of this is the highlighting by the Presidency on a "kinder and gentler nation." In association with this is the "points of light" perspective. Empirical evidence has repeatedly shown that monies donated to non-profits produce significantly greater results than equivalent funds channeled through similar government programs. That is, philanthropic actions result in a more effective use of financial resources than the efforts of the government. Thus, the affluent — and everyone else, for that matter — are more and more positively inclined to become involved or to increase their involvement in "good works."

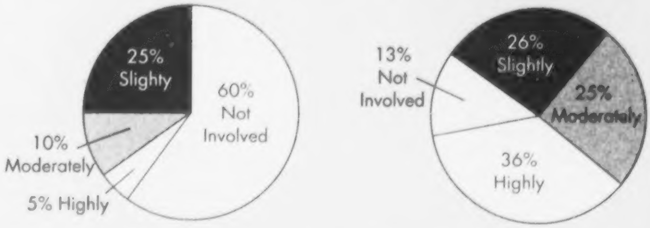
More specifically, among two private banks being studied, one issue was to evaluate the potential among their existing client base for charitable trusts. Of the 1,744 clients of these two banks, only 52 (3 percent) had established charitable trusts. In all these cases, the banks were not the motivating force in the creation of the trusts.

The question becomes, how many of the remaining 1,692 clients would be attracted to the service if it were well-presented? The senior managers of the private banks were then asked to identify the percentage (based on a scale divided into increments of 5 percent) of the clients which were not involved, were slightly involved, were moderately involved and were highly involved in philanthropic activities. It is important to note that not being involved does not mean that the wealthy clients would not contribute. It refers to the fact that they do not consider philanthropic activities to be a significant component of their lives.

The results were collated, and they believed that 60 percent of the 1,692 clients were not involved with philanthropic activities. Only 25 percent were slightly involved. Ten percent were moderately involved. And, the remaining 5 percent were highly

EXHIBIT 1

Perceived Percentages Of Activity In Charitable Giving: Bank Management Versus Clients



Percentage of client involvement with philanthropic activity where charitable trusts had not already been established as perceived by bank senior management.

Percentage of these clients' own perceptions of personal philanthropic activity.

involved. Even if their estimation was indeed accurate, this means that these private banks should be promoting charitable trusts to 85 clients — that percent which is highly involved. In fact, the banks should also be promoting the service to an additional 170 clients — those that are moderately involved. However, these actions were not being undertaken.

Those 1,692 were contacted by telephone and queried concerning their involvement in philanthropic activities. In addition to their self-report rating, the clients were asked if they were on committees of boards of non-profits. Every client was reached and responded to the questions.

The greatest number of clients, 612 (36 percent) said that they were highly involved. All of the highly involved clients were on the board of trustees of non-profits and/or on important committees.

Four hundred and twenty-seven (25 percent) of the sample identified themselves as being moderately involved. Only 269 (63 percent) of them were on the board of trustees of non-profits and/or on important committees. Four hundred and forty-one (26 percent) considered themselves to be slightly involved. Not one of them was on the board of trustees of a non-profit. However, 92 (21 percent) said they served on significant committees. The remaining 212 (13 percent) of the sample said that they were not at all involved in philanthropic activities.

A Golden Opportunity

Evidently, there is dramatically more opportunity to market charitable trusts to the client base of these private banks than senior management believes. It would not be surprising that a great many other advisors to the wealthy who can provide the charitable trust service have an untapped market in their very own client base. The two most promising groups are those that are highly and moderately involved. This is a total of 1,039 (61 percent) of the sample.

Indisputably, a momentous opening to deepen the private bank's relationship with its clients, as well as improve its bottom line, is being missed. Concurrently, related opportunities are thereby not being pursued.

Advisors need to look beyond the charitable trusts as an individual product and recognize the value that exists in the charitable network. Within the United States, the affluent are cornerstones of the charity network. By deftly promoting charitable trusts, the advisor will be placed in greater and greater contact with the wealthy.

If, for instance, the accompanying objective is to acquire more discretionary investment management accounts from the well-to-do, then by working the charity network, the advisor is positioned to do so. It becomes a matter of the proficient use of strategic networking, which is the most effective means of garnering new clients.[8]

One of the greatest obstacles of strategic networking is that initial contact and the obtaining of referrals. These two problems become moot because the advisor is readily presented in a very positive light to the wealthy individuals by the other wealthy individuals who are highly involved with charitable causes.

Aside from the expanding of an affluent client base, by working the charity network, advisors are also placed into contact with the independent sector — the non-profits. Consider the potential to acquire foundation and endowment monies to manage. By assisting the affluent, it is possible to build the bridges that are essential for an investment advisory firm to be employed to manage these monies.

Along similar lines, depending on the services an individual advisor offers, he or she is positioned to benefit by obtaining business from the non-profit itself. For example, a family office, due to its marketing efforts at promoting philanthropy among the affluent, is now providing financial and legal advisory services to a number of non-profit organizations.

With this in mind, banks are well situated to work with non-profits. Aside from all the banking business they can garner, there are marketing strategies which can result in not only the establishment of charitable trusts but will simultaneously fulfill, in part, the bank's obligation to its community as dictated by the Community Reinvestment Act. Thus, in the worst case and terribly unlikely scenario where new charitable trusts are not established, the bank still comes out ahead because the government is, in part, satisfied

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as the bank is adhering to its legal obligations under the Community Reinvestment Act and extensive positive public relations are being generated.

In sum, the limitations are predicated on a lack of expertise. The advisors tend not to be particularly proficient with working the charity network and promoting charitable trusts. Current efforts focused on understanding and promoting philanthropy will enable them to overcome this obstacle. At the same time, the opportunities are tremendous. Undeniably, charitable trusts are inherently highly profitable and the market for the service has Promethean potential.

Why A Magic Bullet?

While the psychographic segmentation scheme is important in the marketing of the service because it is critical to the construction of the argument, it is also important to understand why a charitable trust is a magic bullet from the perspective of the advisor. An understanding of the nature of the magic not only provides greater insight into the psychology of affluent donors, it furthermore results in the identification of marketing strategies.

The intensity of the relationship that exists between an individual who has established a charitable trust and his or her advisors is quite powerful. Based on 27 in-depth interviews with wealthy individuals who established charitable trusts, the power of the charitable trust to positively transform the relationship was blatantly evident.

Before the creation of the charitable trust, the perceptions of the advisor were moderately satisfactory. This situation dramatically changed once the charitable trust was established. Subsequent to its creation, the perceptions of the advisors were significantly enhanced. It is necessary to note that it was not the advisor but the charity that prompted the creation of the charitable trust. Nevertheless, the advisors benefited considerably.

Without question, with regard to investment advisory firms, perceptions of satisfaction are more important than objective investment performance. The most successful investment advisory firms are the ones which actively manage the expectations of their clients. They are able to capitalize on positive investment performance and simultaneously mitigate the effects of poor investment performance.[9]

Charitable trusts are a remarkably effective tool in the management of client expectations. Their existence, at the very least, activates the process of cognitive dissonance. The result is satisfaction — even when the investment advisory firm is merely managing the funds and had absolutely nothing to do with the selling of the service.

The investment advisory firms of these 27 affluent donors are reaping unexpected rewards. Unfortunately, when the relationship managers of these clients were interviewed, it was painfully apparent that they did not recognize the benefits of the situation or the opportunities it created. This lack of recognition is likely to minimize any potentially positive outcomes concerning the management of the clients' expectations.

While the charitable trust can potentially be a very potent means of deepening the advisor's relationship with a well-to-do individual, in and of itself the service has limited magic. It is the responsibility of the advisor to take actions which leverage this situation.

More powerful are the relationships that develop as a function of guiding the client to establish a charitable trust. Those organizations, whether they are professional advisory or charitable, realize enormous positive ties to the affluent individual because they have assisted this person in the process of establishing a charitable trust. It is therefore in their best interest to become actively involved in promoting charitable trusts. This is most efficaciously accomplished by offering a philanthropic advisory service.

Whereas the charitable institutions are focused on their own organizations, the advisors are not so encumbered. This also requires that the advisors take a different approach in their promotion of the service. Based on observations of four family offices which are quite successful in this regard, it became apparent that by offering a "philanthropic advisory service," they are able to assist their non-family clients in obtaining the personal, social and financial benefits of their largesse.[10]

The family firms were providing this service implicity. For them, it was merely the operation of what they do for the founding family applied to their new clients. What other advisors need to do, therefore, is offer such a service. It should not be a fee-based service. It is provided without charge. The objective is to deepen the relationship between the advisor and the client.

The goal is not to push for the establishment of a charitable trust. Instead, the intention is to better serve the client in fulfilling his or her philanthropic goals. This alone will enable the advisor to better manage the client's expectations. Of course, the establishment of a charitable trust becomes the logical extension of a philanthropic advisory service.

Generating Involvement

This advisory service generates involvement. While there are numerous ways of generating involvement, the philanthropic advisory service is one of the most effective and it has great broad appeal. For instance, the importance of generating involvement has been empirically shown to be very rewarding when dealing with beneficiaries.[11] This strategy is evidently restricted to a limited number of clients. Although the trust institution is well advised to generate involvement with respect to these clients, the approach is clearly not applicable to all trust clients.

On the other hand, a philanthropic advisory service is viable with almost all affluent clients. Admittedly, not all wealthy individuals possess a social conscience and are inclined to act accordingly. Still, a vast number of them are interested in examining social issues. Viewing the philanthropic advisory service as a relationship-enhancing process, the advisor is able to guide the client in a way the client finds acceptable. This, coupled with the tax benefits of charitable trusts — specifically, charitable remainder trusts — will tend to result in their eventual creation.

Even after a charitable trust has been established, the advisor needs to continue providing the philanthropic advisory service. The methodology of generating involvement should not stop or even peak once the charitable trust has been set up. Generating involvement is a continuous process. By continuing with the philanthropic advisory service, the advisor ensures that problems surrounding the charitable trust with regards to the charity of the advisor are quickly and properly handled.

It will also enable the advisor to continue to enhance his or her relationship with the affluent individual. This might even result in the creation of additional charitable trusts and/or greater monies being placed in the already established charitable trust. Irrespective, it will permit the advisor to greatly improve his or her relationship with the affluent individual and thereby be positioned to take advantage of ripple effects.

From a strictly business point of view — the making of money — charitable trusts and the accompanying management of the relationships are an exceptional means of maintaining an affluent client base

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as well as significantly expanding it. It is a situation which is becoming even more attractive as the competitive environment becomes more intense.

Charitable trusts and the philanthropic advisory services that should be used in conjunction with them can permit an advisor to viably assist the affluent individual in meeting his/her philanthropic goals while effectively managing his/her expectations. The result is a highly satisfied client who is more than likely willing to overlook a less than stellar performance with respect to other provided services.

This is clearly seen with respect to investment management performance. Even when the investment advisor produces poor investment results, the client tends to still be very satisfied with the advisor. And it is the subjective issue of satisfaction as opposed to objective investment performance which will be the deciding factor in whether the client will continue to patronize the investment advisor.

Conclusion

Of course, objective investment performance impacts on the client's level of satisfaction. However, charitable trusts and the philanthropic advisory service will enable the investment advisor to maintain the client long enough to improve his/her portfolio returns. Few other ways of managing expectations this potent exist.

Not only by using this marketing perspective is it probable that advisors can maintain their client base, but they can also expand it. Within the U.S., the charity network is the most attractive and severely underused means of generating new business. The use of marketing strategies centered on philanthropic goals which are focused on the eventual establishment of charitable trusts will empower advisors so they can transverse the many worlds of wealth as an honored guest. This translates into numerous opportunities to market their services to the well-to-do.

Of greater importance is that by taking this approach, the advisor will not only handsomely prosper, he/she is simultaneously working to create a more benevolent society. Unfortunately, the number of worthy causes continues to multiply. At the same time, available funding continues to decline. The promotion of charitable trusts by advisors assists these many worthy causes at a time when a great need exists. ◊

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Russ Alan Prince is president of Renaissance Applied Research, Inc., of Carmel, IN. Renaissance is a market research and consulting firm specializing in the affluent. Mr. Prince is the author of several texts on the affluent and is a frequent contributor to TRUSTS & ESTATES.

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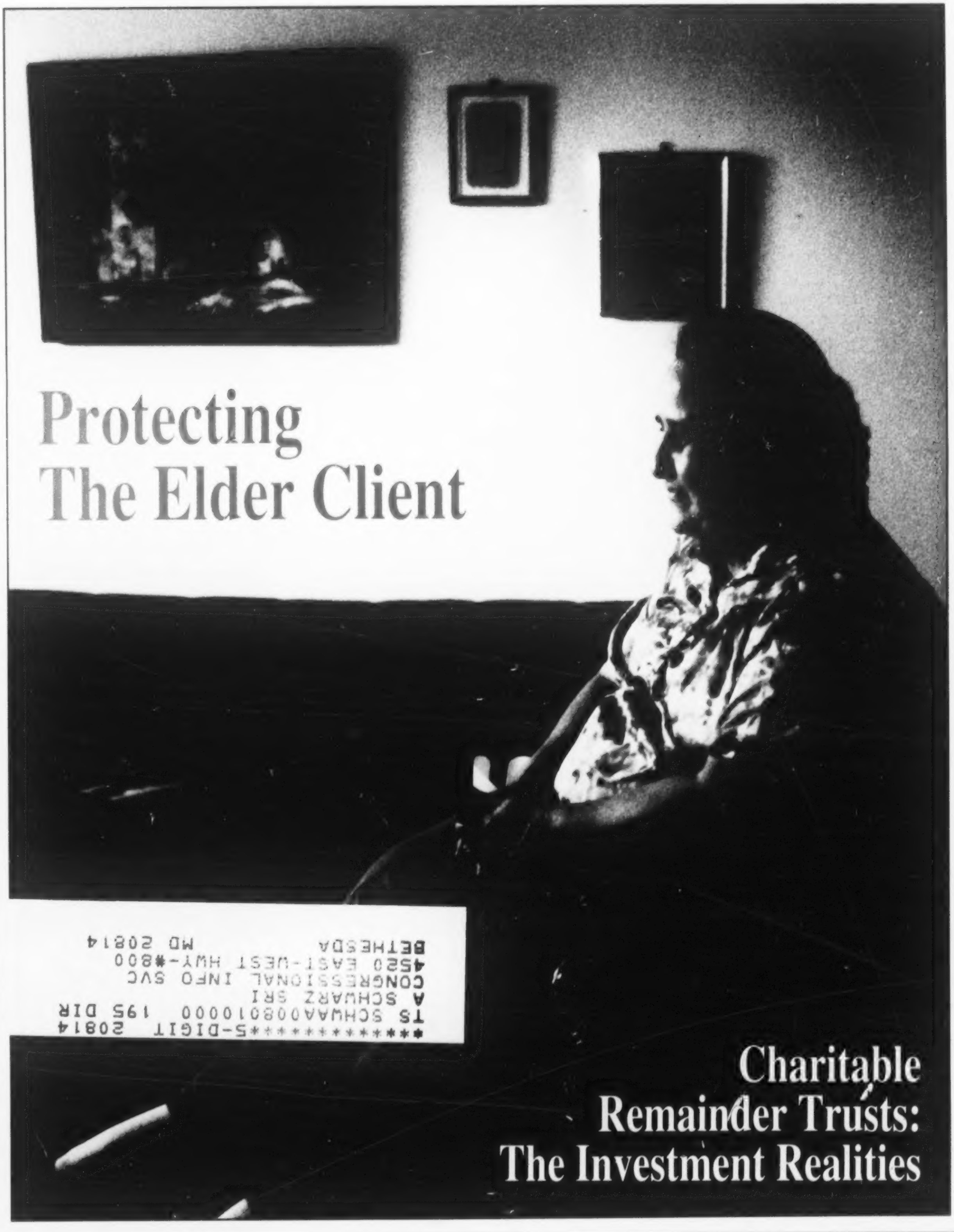

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Charitable Remainder Trusts: The Investment Realities

TRUSTS & ESTATES®

Volume 131, No. 7 Estate Planning and Administration since 1904 JULY 1992

Elder Care

Housing Options For The Elderly: Tax, Care And Other Issues / *8*
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Some reasons why the CRT continues to be widely
recommended for personal tax planning
By James S. McDonald

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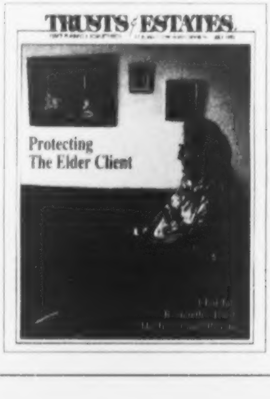
The "graying" of America continues to change the face of the estate planning industry. Elder care is one of a client's greatest concerns. Cover photo courtesy of United Way of Atlanta, GA.



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Editor's Notes

Older Clients Have Universal Concerns

Perhaps it's because my father died over 10 years ago and my mother is just a couple of years away from receiving the first of her Social Security payments that I take this issue on elder care to heart. She has a great many concerns about her senior years and, while none of them are immediate, they trouble her. Although her financial situation is certainly not the same as your client's or customer's, there are nevertheless certain issues that are universal in the older population.

Where will I live? Will I have sufficient money to pay for my medical bills? Who will make decisions for me if I am no longer able to make decisions for myself? These are all extremely worrisome questions for the older person. They seek information and consolation from a great many family and professional sources. One source, particularly for the wealthy individual, is the attorney or trust officer. And, in light of the "graying of America," some of these advisors have made the issue of elder care into a cause celebre.

However, *all* estate planners do need to have a good working knowledge of the planning techniques and services available to elder clients because if they remain clients, these questions will inevitably have to be broached and sensitive, informed answers will need to be given.

This month, we look at housing options for the elderly, trusts that may prove useful in Medicaid funding, state laws regarding guardianship powers, and estate planning using powers of attorney. We hope that these articles will give you some insight into the depth of the problems that your elder clients face and some possible solutions which you can offer them. ◊

Michael S. Klim

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Interest In Long-Term Care Industry Grows

Of the 200 insurance companies surveyed in the sixth annual long-term care survey conducted by Life Association News (LAN), the National Association of Life Underwriters' (NALU) official magazine, 62 of the companies offer individual long-term care (LTC) policies and riders, in contrast with 64 in 1991; the number of companies offering group long-term care policies is up to 17 — only 15 were recorded last year, and individual and group coverage is accessible from 12 of the companies.

NALU Executive Vice President Jack E. Bobo, CLU, FLMI, remarked, "There has been great progress in long-term care insurance products. Consumers now looking for solutions to their long-term care needs will find a variety of policies designed to meet those needs."

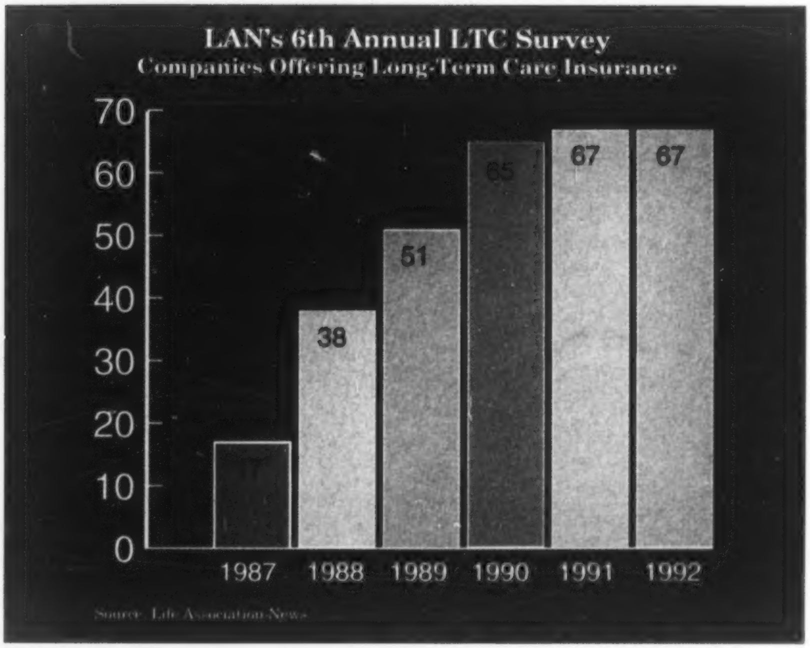
The magazine discovered that 67 respondents provide group and individual long-term care policies as well as riders. Every company that replied covers all organic-based mental illness (i.e., Alzheimer's disease) and any care necessary (skilled, intermediate or custodial).

The majority of the policies also offer benefit packages encompassing home health care, waiver of premium and inflation protection.

Firms have maintained a steady development/improvement strategy with long term care policies, but wariness still exists among certain potential clients.

Adding to confusion over the product is its intricacy and the incertitude of tax treatment of benefits and employer contributions to group programs.

The survey, which appeared in LAN's May issue, is a useful handbook for agents and potential clients alike.


LAN's 6th Annual LTC Survey
Companies Offering Long-Term Care Insurance

Source: Life Association News

Additional copies of the survey may be obtained free by sending a self-addressed, stamped ($1) envelope to NALU, Public Relations Dept. — LTC92, 1922 F Street, N.W., Washington, D.C. 20006.

Planning Can Prevent Estate Taxation Shock

The federal estate tax doesn't have to be a bitter enemy — careful planning can mean a dramatic savings for beneficiaries, according to panelists in an American Society of CLU & ChFC national video teleconference.

Richard M. Weber, CLU, of The Advisory Group, Lafayette, CA, stated, "The estate tax is currently the highest personal tax levied by the federal government. Of even more critical consequence, the tax will be paid out of your most liquid assets, leaving mostly difficult-to-sell assets." He noted that successful planning for heirs must involve creating a team of qualified professionals.

Regardless of timing, estate plan documentation is critical, recommends panelist Curtis B. Ford, JD, CLU, ChFC, of Northwestern Mutual Life, Mill Valley, CA. "A properly designed plan is really a paper fence that keeps the IRS out of your estate. Be sure your life insurance advisor keeps careful records and has up-to-date documents on file. Of course, the earlier you get your affairs in order, the better."

"Tax law will change, but not all changes are bad," Weber remarked. "Nevertheless, keep in mind that today's new trust will be tomorrow's old one. Be sure you have built-in flexibility."

To receive the "Consumers' Guide on Insurance and Financial Services," write to the American Society of CLU & ChFC, 270 S. Bryn Mawr Ave., Bryn Mawr, PA 19010-2195.

— Perrin Aikens

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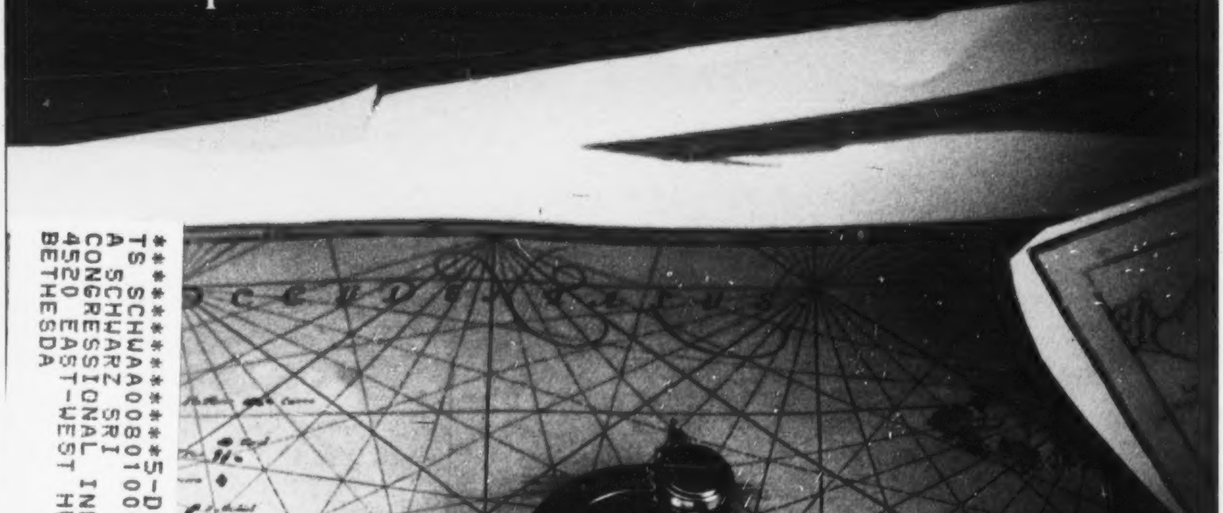
ESTATE PLANNING & ADMINISTRATION / A Publication of Communication Channels Inc. SEPTEMBER 1992

Plotting The Course Of Change In The Industry

The Family Limited Partnership-Centerpiece Of An Advanced Plan



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TRUSTS & ESTATES

Volume 131, No. 9 Estate Planning and Administration since 1904 SEPTEMBER 1992

Changes In The Industry

The Concept Behind The Merger Of Private And Trust Banking / *8*

The strategy for focusing on high margin products depends on a bank's overall strengths as well as its market characteristics

By Amy J. Errett

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Keeping up with the changes in the practice will not be easy, but the rewards should far outweigh the effort required

By Charles D. Fox IV

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As banks approach the 21st century, they will find a mutual fund industry no longer top-heavy with money market funds

By Charles B. Landreth

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In the future, those organizations that can properly reposition and market themselves will be the ones to survive and prosper

By Henry A. Feldman

Partnerships

A Family Limited Partnership As The Centerpiece Of An Estate Plan / *45*

Estate planning partnerships have long been used to provide for the management and control of jointly-owned family property

By Larry W. Gibbs

About The Cover

Whether you are plotting a new course for your estate planning practice or trust department or struggling to maintain your present direction there are some industry trends of which you should be aware. Photo courtesy of Jos. Palmieri, Dover, NJ.

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Editor's Notes

Early Effort To Understand Helps Ease Transition

One needs only to scan the pages of recent issues of *The Wall Street Journal* and the *American Banker* to realize that the complexion of banking and the practice of law, in general, is changing and that the practice of trust and estate planning, specifically, is in a great state of transition.

Headlines such as "Trust Revenues Growing At Slower Pace Than In '80s", "Merrill Lynch Stepping Up Effort To Lure Personal Trust Business", "Mellon And Giant French Bank Team Up To Offer Trust Services", and "Law Firms Are Laying Off Partners" are indicative of just some of the diverse adjustments which are occurring within the field. These alterations to the business which are happening today will set the tone for growth and expansion in personal trust services well into the next century.

On the banker's side, trust officers are witnessing the merger of private and trust banking and the alignment of like products, the consolidation of banks, the increased use of mutual funds, the growth of independent trust companies, expanded non-bank competition, erosion of the Glass-Stegall Act, new fee structures, and expansion of "traditional" trust services.

On the attorney's side, estate planning practitioners must cope with constant revisions to the laws and rules, the increased liability for malpractice, the increasing diversity of clients, the growing desirability of avoiding probate through the use of trusts as well as the use of trusts for non-tax reasons, and the changing economics of the practice.

This month, we open up some of these topics for discussion. And, although the debate on these subjects may shift as we approach the year 2000, at least we can say that we recognized the impending trends and made an early effort to understand the implications for ourselves and our clients.

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Changes In The Industry

Bank Mutual Funds: Growth Vehicle Of The '90s

As banks approach the 21st century, they will find a mutual fund industry no longer top-heavy with money market funds

By **CHARLES B. LANDRETH**
PNC Financial Corp.
Wilmington, DE

The year was 1972. A high-rise called Watergate emerged from obscurity and forever became synonymous with political chicanery and governmental crisis. Irish Republican Army terrorism intensified in Ulster and the British government assumed direct rule over the province. The movie "The Godfather" grossed nearly $88 million. Commercial loan rates were about 6 percent, unemployment stood at 5.6 percent and the United States was still two years away from the Arab oil embargo that would send shock waves through the economy.

The Closed-End Fund

The year also witnessed the quiet birth of Independence Square Income Securities (ISIS). Although not as memorable as the other events of 1972, the introduction of this bond fund was important in the financial community. The ISIS offering, which closed on Feb. 22, 1972, marked the first time that a bank — in this case, Provident National Bank, which since that time has become an affiliate of PNC Financial Corp. — acted as investment advisor to a closed-end mutual fund. ISIS, in short, brought the banking industry into the mutual fund business. Today, banks are playing an increasingly significant role in that business, a role that will continue to expand as we approach the year 2000.

Mutual Fund Growth

As of March 31, 1992, banks managed $142.5 billion, or 10 percent, of the $1.428 trillion in U.S. mutual fund assets, up from less than 5 percent in 1987, according to Lipper Analytical Services, Inc. Of the $142.5 billion in bank-managed mutual funds, $112.6 billion, or 79 percent, are money-market mutual funds. But banks' share of the equity and fixed-income funds also has risen dramatically in the last five years as well.

Assets of bank-related equity funds have grown nearly sevenfold since 1987, to $14 billion, while assets of bank-managed fixed-income funds have increased tenfold, to $10.4 billion. (See Figure 1.) What's more, the total number of bank-managed funds now stands at 733, more than triple the number that existed in 1987. (See Figure 2.)

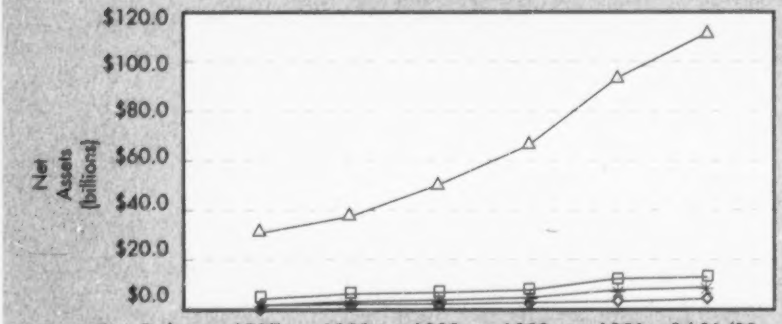
Despite the continued restrictions imposed by the Glass-Steagall Act, which bar banks from competing in the mutual fund business on equal footing with brokerage firms, about 100 of the nation's largest trust banks now boast proprietary funds. Why do these banks find mutual funds attractive? They are appealing for the two fundamental reasons that drive any organization to develop new products: to take advantage of an opportunity for profitability and to satisfy customer needs. Indeed, mutual funds are a natural extension of the money management services that trust departments have been engaged in for many decades. But mutual funds offer a key advantage over traditional trust products such as common funds and collective funds: they are convenient and offer a greater number of investment options. Customers do not have to establish a trust relationship with a bank in order to invest in mutual funds. What is more, investors can readily follow the performance of mutual funds each day on the financial pages.

Moreover, customers have come to recognize that bank-advised mutual funds produce highly competitive returns. Bank trust departments have clearly demonstrated leadership in managing investments. A series of studies in recent years by CDA Technologies Inc. has shown that, over the long term, the portfolio managers in trust departments out-perform brokerage firms, insurance companies and investment advisors. In addition, they do it consistently while incurring less risk for their clients' portfolios.

CDA's most recent study, released in February 1992, found that for the 10-year period ending Dec. 31, 1991, banks posted a 17 percent annualized rate of return in managing common stocks. Banks were followed by insurance companies (16.9 percent), investment advisors (16.6 percent) and mutual funds (15 percent). The study also found that for the three- and five-year periods ending last Dec. 31, trust departments were second only to investment advisors in the rates of return they earned for their customers. (See Figure 3.) It is important to point out, though, that when the performances of the four investment-management groups were statistically adjusted for risk, banks turned in the best performance for all three time periods covered by the study.

FIGURE 1

**Total Bank-Related Fund Universe
Assets for Various Time Periods
1987-1991**



Year End:	1987	1988	1989	1990	1991	3/ 31/92
Money Market	$31.4	$37.5	$50.4	$66.8	$95.2	$112.6
Equity	$2.2	$3.3	$5.4	$6.4	$12.6	$14.0
Fixed Income	$0.9	$1.8	$2.6	$3.9	$8.9	$10.4
Tax-Free bond	$0.9	$1.2	$1.8	$2.8	$4.9	$5.5
Total Bank	$35.4	$43.8	$60.2	$79.9	$121.6	$142.5
Total Industry	$768.4	$812.6	$855.3	$1018.4	$1185.8	$1428.7

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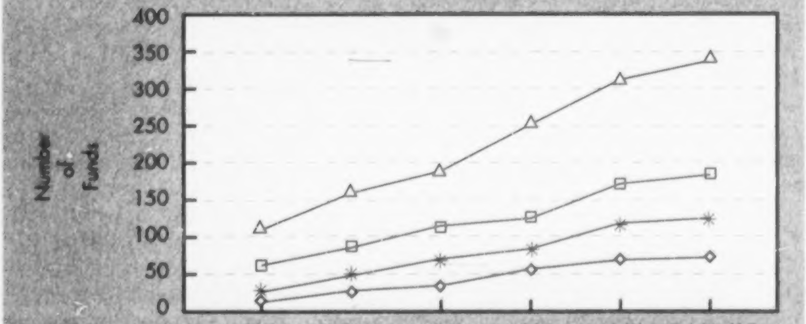
FIGURE 2

**Total Bank-Related Fund Universe
Number of Funds/Classes for Various Time Periods
1987 - 1991**



Year End:	1987	1988	1989	1990	1991	3/ 31/92
Money Market	109	154	191	256	316	342
Equity	58	86	107	132	172	187
Fixed Income	26	48	67	84	116	127
Tax-Free bond	20	32	39	55	71	77

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New Growth

Where will the growth of bank mutual funds come from over the next 10 years? After 20 years of growth, most of it in the money-market mutual funds, the prospects for finding new markets for cash investments has dimmed for the most part. One particularly bright spot, however, is corporate cash management. Company treasurers have found money-market mutual funds attractive because the returns of an actively managed pool of securities can take advantage of interest rate anomalies and provide returns that are greater than those offered by individual instruments. What's more, professionally managed funds save company treasurers the considerable time and effort required to research and choose individual securities.

By and large, though, the opportunities for banks to achieve the kind of growth in money-market mutual funds that they have enjoyed in the past two decades have passed. If bank-managed mutual funds are to achieve significant new growth throughout the 1990s and into the 21st century, that growth will be found in fluctuating net asset value funds — stock and bond funds.

As the CDA Technologies studies have shown, trust departments have amply demonstrated their money-management capabilities, so it is not difficult to convince customers that they can obtain competitive returns through bank-advised mutual funds. Stock and bond funds are more attractive to banks because they are a significantly greater source of fee income. Another key reason why stock and bond funds hold such great promise for banks can be found in the nation's shifting demographic picture. As the nation's population ages, millions of baby boomers will begin to save more and spend less, opening up a market of billions in new capital for institutions that provide money management services. Some banks have begun to make inroads into the market for 401(k) retirement savings plans, while others are hungrily eyeing that market.

Fortunately, banks already possess the distribution channels necessary to procure a larger share of the burgeoning market for equity and fixed-income funds. They can, for instance, market these funds to existing trust customers. Or they can use mutual funds as either substitutes or supplements to existing common and collective funds in client portfolios. More broadly, banks can arrange with third-party securities vendors to distribute the funds through the banks' existing branch networks, use corporate calling officers to generate customer interest, or enter into joint ventures with local brokerage firms to sell funds. As the law stands now, of course, a securities firm must underwrite and sell bank-managed funds. But a bank that is strongly committed to mutual funds can still find ways to gain a foothold in the market and strengthen it. For example, the affiliates of PNC Financial are using the third-party approach to distribute mutual funds to their retail customers.

Clearly, the large majority of U.S. banks are not currently making mutual funds available to their customers. And, it is likely that many will decide in years to come — even if the walls of Glass-Steagall are finally breached entirely — that distributing their own mutual funds is not for them.

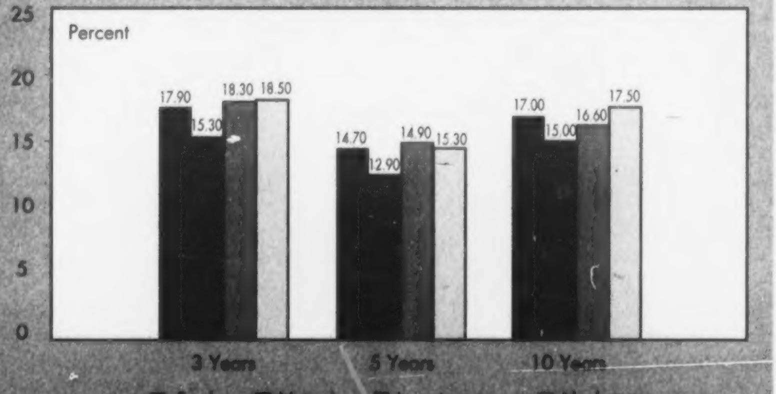
One reason why most banks do not manage their own mutual funds is that they lack the assets to do it properly. Institutions with trust assets of less than, say, $1 billion find it virtually impossible to offer a broad array of products; it is a rule of thumb that the size of each portfolio must be $200 million to $250 million to generate sufficient profit. Moreover, many existing trust clients with large accounts will shun mutual funds and continue to demand individual portfolio management.

"Wrapper" Funds

Banks that find themselves in this position, yet still wish to make more investment products available to customers, have one promising avenue open to them — so-called "wrapper" funds. Using this approach, small- to mid-size banks can augment their own products by offering customers other funds that are managed by other banks. (These products are called wrapper funds because the title page of the fund's prospectus, which "wraps" around the text of the prospectus, carries the name of the bank that is marketing the funds; only after reading the text does the

FIGURE 3

Equity
Annualized Rates Of Return
For Periods Ended 12/31/91



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Wrapper funds allow a bank to close down their common and collective funds and convert their customers to mutual funds. This step not only opens up additional investment opportunities to customers, it strengthens the sales effort of the bank promoting the wrapper funds. Common trust fund managers, their need to research and manage investments now reduced, can turn their expertise to sales, explaining the advantages of mutual funds to existing customers and developing new prospects. In sum, a bank marketing wrapper funds can strengthen its sales force — there is no one better equipped to sing the praises of mutual funds than an investment expert — reduce costs and embark on an ambitious program to increase revenues.

More broadly, strategic alliances can play a pivotal role in the bank mutual fund business. As long as Glass-Steagall prohibits banks from distributing funds directly, alliances with broker-dealers — and with other banks — should not be viewed as nagging roadblocks but as necessary vehicles to carry banks down the right profit paths.

Sales — A Key To Success

The importance of sales and marketing in the bank mutual fund business cannot be overstated. Even those banks that do have sufficient trust assets to manage mutual funds, as well as track records of investment performance, sometimes face an impediment of their own making — lack of vigorous marketing efforts. In 1988, Lipper Analytical took part in a survey that found that most banks were predominantly interested in managing, not selling, mutual funds.

In a recent issue of *ABA Banking Journal*, A. Michael Lipper, president of the fund analysis and consulting firm that carries his name, wrote: "Theoretically, investment management is more important than distribution. But in reality, sales and marketing skills are crucial to success, no matter how good the investment management. The performance data suggests that banks can compete as mutual fund investment managers. The remaining question is whether they can compete as business managers. The answer isn't likely to be affirmative as long as bankers continue to view the mutual fund business as a collection of functions — investment advisor, administrator, sponsor, distributor — rather than a single enterprise with a strong sales focus."

The European Model

As the U.S. banking industry moves ever more closely to the model of universal banking, the European experience provides a glimpse of just how large a part American banks might be able to play in the mutual fund business in the decades ahead. The European mutual fund industry is made up of 765 fund complexes, 5,262 open-end funds and almost $600 billion in assets, according to Lipper Analytical. These figures exclude all closed-end funds, all German special funds for insurance companies and the popular Funds Commun du Placement in France, so they represent only about half the industry.

The market is dominated by banks and bank groups, and most of the assets are not in money-market funds. In the United Kingdom, for example, 96 percent of fund assets are in equities; in Germany, 69 percent of assets are in bond funds; and in Italy, 46.4 percent are in bond funds. In Europe, the institutional-only funds are insignificant players, and the fund business is expanding.

The U.S. Outlook

Whither Glass-Steagall? For the past two decades, banks have been predicting the imminent demise of the 60-year-old law. But the law is still with us, and it is impossible to say with any degree of certainty when it will, finally, be laid to rest. But eventually, Glass-Steagall will dissipate and U.S. banks will once again assume the position they held before the Great Depression — financial supermarkets on the European model that provide a complete line of financial services to customers.

In the meantime, the mutual fund industry will continue to grow and the banking industry will continue to evolve. The $1.428 trillion mutual fund industry will probably reach $3.5 trillion by the year 2000 and $5 trillion by the year 2010. Right now, there are 12,000 banks; by 2000, this number will be trimmed to about 8,000. Today there are 2,500 thrifts; by 2000, there could be fewer than 1,000. At last count, there were 400 mutual fund complexes and 375 brokerage firms. By 2000, we can expect to see the number of complexes reach 500, a 25 percent increase, but brokerages may only rise by 10 percent.

Today, there are 36 million mutual fund shareholders, but since this figure includes double, triple and quadruple counting, the actual number of people who own mutual funds is much less than 36 million. It may be that only 10 percent of the nation's 100 million adults own shares in funds. Even though the field of distribution points could shrink in years to come, the players will grow in financial strength. This development will place increased emphasis on profit margins, marketing and distribution.

A Tremendous Opportunity

The banking industry has a tremendous opportunity throughout the 1990s. All banks must have a mutual fund strategy in our overbanked country, even if the strategy means not managing mutual funds directly but using the wrapper approach. U.S. banks can model themselves after the Europeans, but U.S. banks face one hurdle the Europeans do not: the Europeans "own" their customers as a result of their long-standing ability to offer a full complement of financial products. In the United States, individuals, if not institutions, are moving away from banks, using money funds instead of checking accounts and using firms such as Ford Motor Credit or General Motors Acceptance Corp. to buy cars instead of banks' retail lending arms. Put simply, bank retail customers are going elsewhere. Hence, banks will have to rely on more than their branch systems and find other ways to sell mutual funds.

They will use direct mail, telephone solicitation and automated teller machines. What is more, they will find homes for their funds through 401(k) programs, which now constitute about 10 percent of a $10 trillion financial services market and are projected to grow to 15 percent by 2000. Mutual fund investing in 401(k) plans should prove an important market for banks to crack since these investments involve the core of banks' investment expertise — stock and bond funds. Banks' superior investment management performance, shown by the CDA Technologies studies, will help differentiate banks from their competitors.

In addition, personal financial services is an industry producing about $40 billion a year in new revenue, but much of that money is ending up in the hands of brokerages, insurance companies and investment advisors. Banks, if they act aggressively, can use mutual funds to capture a larger share of that market. Now, there is no question this will be a tough row to hoe. Provident National Bank, for example, enjoys 24 percent of the trust business in the Philadelphia area but only 3 percent of the total financial services market. Still, the potential is enormous. And, one advantage that Provident and other banks have going for them is trust. A 1989 survey by Phoenix-Hecht and the Gallup Organization rated banks No. 1 when customers were asked where they would "definitely consider obtaining a mutual fund." (See Figure 4.)

Another major impetus for mutual fund growth is the current low interest rate environment, which can be expected to prevail for at least the next several years. In fact, PNC predicts a "2, 4, 6" scenario for 1995 — 2 percent inflation, 4 percent short-term rates and 6 percent long-term rates. An era of declining rates paid on certificates of deposit gives banks an opportunity to suggest that customers use mutual funds.

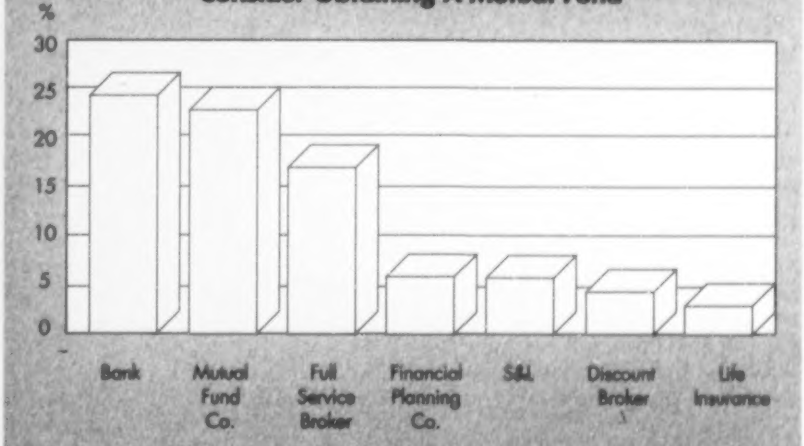
In sum, the nation's larger banks will remain in the mutual fund business and grow. Many smaller banks will not get into the fund management business at all; others will opt to market funds managed by other banks or other providers. If the number of banks does indeed decline to 8,000 in the next eight years, it is likely that 6,000 of them will offer mutual funds in some fashion.

As banks approach the 21st century, they will find a bank mutual fund industry whose assets will no longer be top-heavy with money-market funds. The business will, instead, be propelled by the investment management and trust industry's long-standing and proven expertise in stock and bond investing and its collective determination to provide customers with the broadest possible array of financial products. ◊

Charles B. Landreth is senior vice president of Provident Institutional Management Corp. (PIMC), Wilmington, DE, an affiliate of PNC Financial Corp., the nation's 14th largest bank holding company. PIMC is a fully integrated investment company specializing in fixed-income money management and mutual fund administrative support services to financial institutions and non-financial corporations.

FIGURE 4

Where Customers Say They Would Definitely Consider Obtaining A Mutual Fund



Source: Phoenix-Hecht/Gallup (1989 data)

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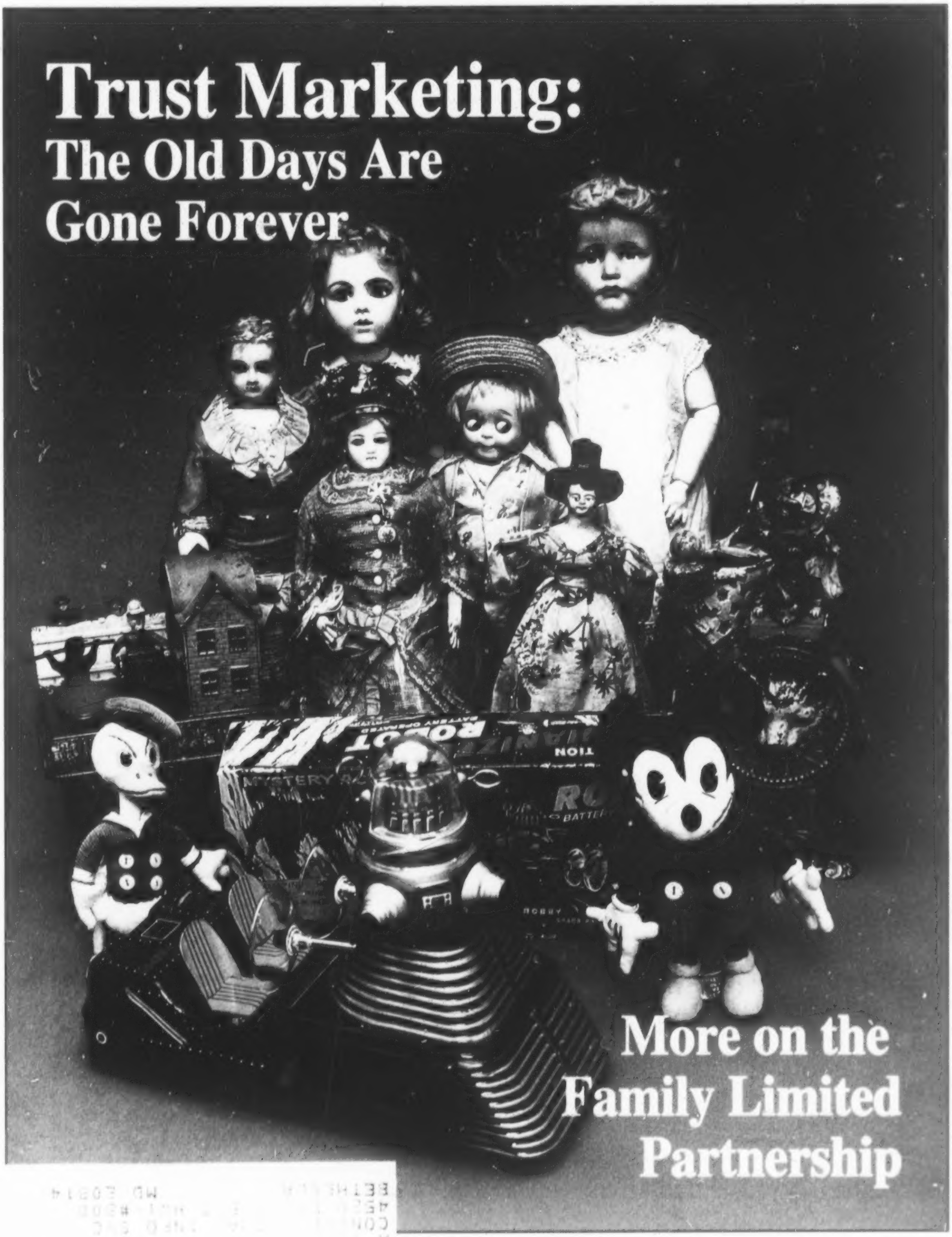

Trust Marketing:
The Old Days Are Gone Forever

More on the Family Limited Partnership

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TRUSTS & ESTATES

Volume 131, No. 10 Estate Planning and Administration since 1904 OCTOBER 1992

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TRUSTS & ESTATES

Trust Marketing: The Old Days Are Gone Forever

More on the Family Limited Partnership

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Editor's Notes

Bringing All The Pieces Together To Form A Whole

Much like in estate planning, anticipation is a significant and crucial part of magazine publishing. Ideas are conceptualized and plans are made well in advance and, with a little talent and a lot of luck, all of the various elements of the production come together in the end to form an effective and cohesive whole.

This month is a prime example of such a production. Although the cover lines this month - "The Old Days Are Gone Forever" - were decided upon previous to receiving final drafts of the trust marketing features, the articles could not have more clearly reflected the theme.

Each of the features, in its own way, describes how the trust market has changed and how the business practices of the past have given way to new strategies for the future. In fact, each of these articles also discusses part of what should, like an estate plan or a magazine, be fused into a whole.

Primary and essential questions such as: Who is my market? Where is the revenue? Where are the new opportunities? What products and services should I be offering? How should I advertise these products and services? and How can I get and keep good salespeople? should all be part of the marketing mix. Today's trust officer, if he or she is looking to prosper and flourish, should realize that the old answers may no longer apply in today's competitive situations.

We hope these articles will give you new answers to some of your questions and help you anticipate the future so that you too can prepare a solid plan.

Michael S. Klim

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Trust Marketing

The Affluent Market And Its Investment Potential

As the market continues to grow, wealthy consumers are generating significant amounts of financial services revenue

By **JOHN J. DeMARCO**
PSI
Tampa, FL

In the October 1990 issue of Trusts & Estates, PSI, Tampa, Fla., used the results of its annual surveys of affluent consumers to examine the dynamic growth of the market, its changing characteristics, its use of financial and investment products, and changes in the use of personal trust and investment management during the 1980s. In this article, the company updates its look at the affluent market and examines what appears to be one of the best opportunities in years for providers of personal trust and investment management.

PSI surveys about 2,000 affluent households each year in order to take a comprehensive look at their financial behavior and preferences. Since 1981, they have examined the financial and investment products that they own, the institutions and providers they deal with, and the amount of revenue they produce. Their goals, attitudes and preferences also are detailed.

Where The Revenue Is

Wealthy are the company's focus for the obvious reason — they generate significant amounts of financial services revenue. Among all 94 million U.S. households, an average revenue of $3,389 annually per household is generated from depository, credit, investment and insurance products. A typical mass market household generates $1,174 per year. Among the nation's 2.1 million millionaire households, an average of $20,365 per year is generated. Millionaires, constituting 2.2 percent of all households, generate $43.3 billion annually in financial services revenue, over 13 percent of all consumer revenue. On average, one millionaire customer is worth over 17 mass market customers. For some businesses, such as personal trust, investment management and private banking, the affluent market provides virtually all revenues.

Growth In Size And Opportunity

For many years, much less attention than one would think was paid to affluent consumers by the industry. The prevailing view was that affluent consumers were very small in number and that they already had strong relationships with financial providers. It was thought that they would not consider using new products or new providers and that a conscious strategy of targeting them for new business would be a *waste of time*. Instead, trust providers, private banking units, and investment companies sought to maintain a stream of business from their current wealthy customers. The 1980s changed the market, and it changed that kind of thinking. A combination of demographic and macroeconomic developments resulted in spectacular growth in the size of the affluent market:

- A booming stock market saw the value of many investments more than triple (the setback in 1987 lasted only about one year);
- real estate values also increased dramatically during the first part of the decade (real estate did poorly following tax reform in 1986);
- baby boomers, representing over one third of all households, began to enter their peak earning years, and they were better educated than their predecessors, thus achieving higher incomes;
- more and more households contained two income earners, further boosting household income;
- entrepreneurial activity flourished, the number of affluent business owners more than doubled, numbering almost one million by 1991; and,

- the top income tax rate fell from 70 percent in 1980 to 28 percent by 1990.

No matter how you define affluence, the number of wealthy individuals more than doubled during the 1980s, and the growth is continuing. For example, the number of households with a net worth (not including the home) in excess of $1 million increased by 91 percent during the past five years, from 1.1 million in 1987 to 2.1 million in 1991. PSI estimates that by 1996 there may be as many as 4 million millionaire households. The number of tax returns reporting an annual income to the IRS greater than $1 million increased by 1,350 percent from 4,414 in 1980 to 63,642 in 1990. The number of households with incomes over $200,000 increased 16.8 percent in the one year 1990-1991 to over half a million households. From 1977 to 1989, the annual income of the average U.S. household increased 9 percent in constant dollars, while the average income of the top 1 percent of income earners more than doubled to over $400,000. Despite the recent recession, the growth of high net worth and high income households shows no signs of diminishing.

A great number of people have achieved affluent status in a relatively short period of time. Over 80 percent of today's affluent created their own wealth. Many of these consumers have not yet had a chance to form strong bonds with one set of financial and investment providers. Their business can be acquired, and they do have unmet needs. For example, our 1991 survey showed that over 500,000 millionaires say they want the kind of service that private banking units typically provide, and they are not currently doing business with a private banking unit. Another example — average assets held in investment management accounts by millionaires increased 19.7 percent during the one year 1990-1991 to almost $500,000.

Millionaires, who were not great users of mutual funds, became heavy mutual fund investors during the 1980s (72 percent now own funds) and not just from the full service brokerage firms they traditionally dealt with. Over 42 percent use mutual funds from mutual fund companies such as Fidelity, Dreyfus and Franklin.

Wealthy consumers are growing in number, they are using new products and services, and new institutions are capturing significant shares of their business. If, as the Census Bureau reports, the middle class continues to decline in number and wealth, affluent consumers should be increasingly important contributors to the revenues of banks and investment firms.

EXHIBIT 1

Today's Millionaires

Number of households	2,100,000
Average age of household head	56
Percent over 65	25
Percent married	84
Percent with dependent children	36
Percent of households where the male is responsible for financial decisions	48
Percent college graduates	78
Percent retired	36
Present or former occupation:	
Accountant	2%
Attorney	8%
Senior corporate executive	22%
Business owner	22%
Investor	4%
Manager	7%
Physician	9%
Other	26%
Own a business or professional practice	61%
Does personal banking at same institution where keeps business accounts	67%
Average annual income	$137,000
Percent of income from salaries or professional fees	54
Average net worth	$1,970,000
Average investable assets	$2,300,000

EXHIBIT 2

Distribution Of Assets

Stocks and bonds	19.7%
Investment real estate	19.6%
Personal trusts	18.8%
Investment management accounts	12.5%
Depository accounts	9.9%
Closely held businesses	8.2%
Mutual funds	6.1%
Cash value of insurance	5.1%

Today's Millionaires

In some ways, today's millionaires are similar to yesterday's. They are married, well educated, and most likely to be senior corporate executives or business owners. However, there are significant differences. They are younger as a group than they have ever been, more of them come from "nontraditional" occupations, and financial decision making within the household is no longer totally male dominated. (See Exhibit 1.)

As recently as 1990, the average age of millionaires was 61. A large influx of younger consumers attaining millionaire status brought the average age down to 56 in one year. This is significant because it means there are now many more "recently minted" millionaires who need advice, products, and new financial and investment providers.

Millionaire households are predominantly married couples without dependent children. This has not changed over the years. What has changed is the increasing importance of the role of women in financial decision making. In 52 percent of millionaire households, a woman is involved in making significant financial and investment decisions.

Banks and investment companies will have to factor this trend into their advertising and sales efforts.

Younger ages mean fewer retirees. In 1990, 42 percent of millionaire households were retired; this year only, 36 percent are retired. Thus, a larger proportion and number of millionaires are still in the wealth-building stages of their lives. Product and service use will reflect their status. For example, we would expect millionaires to be more attracted to investment management services designed to increase wealth than in conservative portfolios designed to provide income.

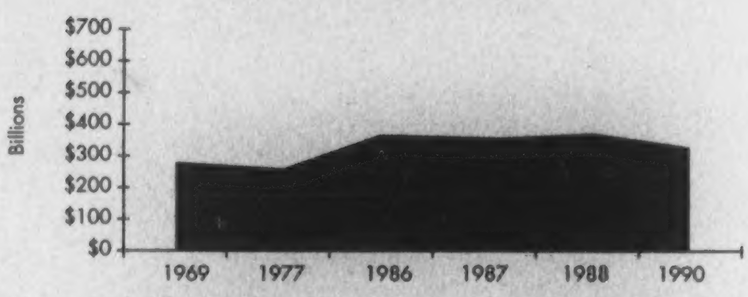
The occupations of millionaires tell us several things. First, as most bankers and investment professionals know, prospecting for millionaires is most successful among senior executives and owners of companies. They account for almost half of all millionaires. The so-called visible professions of law and medicine continue to supply a relatively small number of the truly wealthy. Almost one in four millionaires do not fit into the traditional occupational classifications. These consumers are successful athletes, people in the entertainment industry, consultants, and specialists in new technologies such as computers and biotechnology.

Almost two-thirds of millionaires own or share ownership in a business or practice. And, of those, 67 percent do their personal banking where they do their business banking. The commercial side of the bank will continue to be an important access point to the wealthy.

The average income of millionaires has declined significantly from $260,000 in 1990 to $137,000 in 1991. Net worth declined from an average of $2,370,000 in 1990 to $1,970,000 in 1991. Two factors are responsible. First, the influx of over 300,000 younger millionaires has brought the averages down because recent entrants to the millionaire club tend to be the least wealthy. Also important has been the decline in interest and dividend income, which account for about one third of all income. As a group, however, millionaires controlled more wealth in 1991 than they did in 1990.

EXHIBIT 3

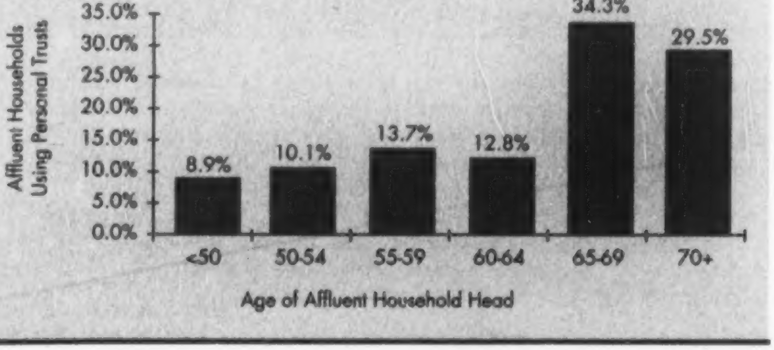
Total Testamentary, Living, And Custody Trust Assets At Banks In Constant 1982 Dollars



Sources: *Trust Fact Book*, Washington, D.C.: American Bankers Association, 1980.
Trust Assets of Insured Commercial Banks – 1977, Washington, D.C.: FDIC.
Trust Assets of Financial Institutions – 1988, Washington, D.C.: FDIC.
PSI Affluent Market Research Program, Tampa: PSI, 1987, 1990.

EXHIBIT 4

Trust Use Increases With Age



Holdings

Millionaires hold the bulk of their wealth in stocks and bonds, real estate and personal trusts. (See Exhibit 2.)

One of the more important observations to be made when examining the assets of the wealthy is the high degree of diversification in their holdings. This is a quite conscious strategy on their part. It also has the effect of preventing any single provider from seeing the bulk of their business. With few exceptions, wealthy current customers of almost any type of institution have considerable assets elsewhere. The practical implication is the importance of cross-selling current customers.

Fall And Rise Of Personal Trust

From the late 1970s to 1990, the personal trust business in the U.S. went through a period of decline, not in the sense of absolute decline in assets under management or personal trust revenue, but decline in the sense that while the affluent market was growing rapidly in size, personal trust was not. The year 1990 may be recorded as the turning point. Recent research suggests that personal trust use may be on the rise.

Personal trust is seen as a specialty product. The decline began with consumers' perceptions of why someone would obtain a personal trust. Consumers view trusts as a way of passing assets to the next generation and avoiding inheritance taxes. Trusts are not viewed as a way of obtaining professional money management, building wealth, or securing an income stream. Only 13 percent of trust users say they set up their trusts to take advantage of professional investment management. Over 46 percent said in our 1991 survey that they set up their trusts to pass assets to heirs and 42 percent said that tax avoidance was their objective. Thus, in the minds' of consumers, trusts are part of the final stage of one's life.

Longer and less certain retirement leads to less interest in trusts. During the first half of this century, it was not unusual for a person to retire at 65 and die a few years later. However, people are living much longer now. Today, a wealthy individual may retire at 55 and look forward to 20 or 30 years of retirement. This demographic change has prompted two changes in wealthy peoples' thinking. First, they can no longer be sure that even a few million dollars will provide a comfortable life style for such a long period of time, especially when economic disruptions of the 1970s and 1980s, such as oil embargoes, hyperinflation and stock market crashes, are considered. Even though they are retired, they see the need to continue some measure of wealth building to keep pace with inflation, if nothing else. However, they do not view trusts as the vehicle to accomplish this objective. Second, they increasingly view the setting up of trusts as something to be done later as they approach the end of their lives, not at the "young" age of 65 or 70. In general, these trends apply not to the very small group of very wealthy people, but to the much larger group of consumers with $1 to $5 million in assets.

Personal trusts did not share in the growth of the affluent market. The results of these trends during the 1970s and 1980s were a decline in the numbers of affluent consumers setting up trusts, an increase in the average age of trust customers (from 54 in 1987 to 61 by 1990), and a period of stability (some said stagnation) for the personal trust industry as a whole. At the same time, the size of the affluent market was growing rapidly.

While there were fewer affluent trust accounts, the average value of assets in those accounts continued to increase, aided by good management, a good bond market and a good stock market. Thus, total assets being managed by trust providers (and fees which are tied to assets) actually held steady from the late 1970s to 1990, as shown in Exhibit 3. Most trust providers were not suffering during this period. On the contrary, they were producing significant and dependable streams of profit. (See Exhibit 3.)

This apparent success was probably one of the most significant obstacles to change during the 1980s. Many trust providers were not convinced that there were lost opportunities and that innovative marketing and product development efforts were necessary to combat a true decline. For far too many trust providers meant that "selling" consisted of not blocking the door so as to keep customers from coming in.

Waiting for the demographic boost. During the mid-80s, many observers responded to research which indicated that fewer affluent trust customers, increased average ages and stagnant revenues by pointing out that sooner or later personal trust use would receive a boost from demographic trends. The increase in older wealthier consumers would eventually result in more trust business. PSI agreed with the observation, but also noted that it would take time for the demographic trend to become strong enough to counteract declining or at least postponed interest in personal trusts.

This was exactly what happened. Despite the growth of the affluent market, the use of personal trust declined through the year 1990.

Turning the corner. Older, wealthier consumers are most in need of and most likely to use personal trusts. Exhibit 4 shows that even among affluent consumers, usage is not substantial until after age 65. Similarly, Exhibit 5 shows that the use of trusts becomes measurable when net worth exceeds $500,000, significant when net worth exceeds $1 million, and almost mandatory when net worth is over $10 million.

The number of households with a net worth over $500,000 and headed by an individual older than 65 has been increasing dramatically. Exhibit 6 shows a 217 percent increase between 1983 and 1991.

PSI believes that this growth trend was finally strong enough by 1991

EXHIBIT 5

Trust Use Increases With Net Worth

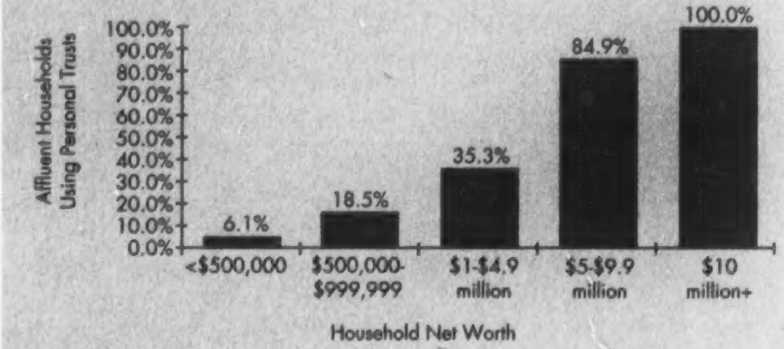
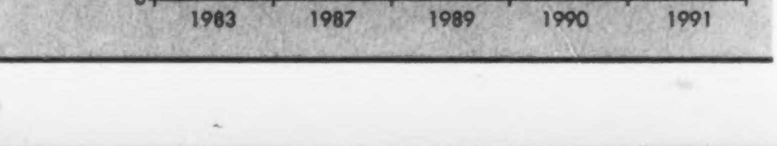


EXHIBIT 6

Over 65 With A Net Worth Of $500,000 Or More



to more than offset decreased or postponed interest in trusts. Exhibit 7 shows that trust use among the affluent reached its lowest level in 1990 and grew by an encouraging 38 percent during 1991. Banks, as trust providers, show an even better growth rate, 53 percent from 1990 to 1991 (Exhibit 8).

Almost 14 percent of the 15.8 million wealthiest households in the U.S. (one definition of the affluent market) are now using testamentary or living trusts or custody accounts. A total of 16 percent or 2.5 million affluent households use personal trusts including insurance funded trusts, IRA rollover trusts and Keogh trusts, which PSI did not measure until recently. Usage by type of trust is shown in Exhibit 9.

Of course, one rising year is not yet a trend. The 1992 survey will verify the market's direction.

All of our discussions with trust professionals and industry observers corroborate the findings of PSI's surveys. Most trust providers are reporting that business is up significantly.

Marketing efforts also are increasing. While demographic changes are primarily responsible for the observed upturn in trust use, PSI is convinced that the marketing efforts of trust providers are also partly responsible. The company has noted considerable, recent activity on the part of banks and investment companies to actively sell personal trusts. Some of the more recent developments include:

- Growing use of dedicated sales forces by bank trust departments;
- Increased emphasis on trusts by full service brokerage firms;
- Fidelity Investments and Charles Schwab & Co. marketing trust services through advertising and direct mail;
- Compare this year's BMA Trust Marketing Conference to conferences held just a few years ago; the emphasis on selling and the level of sophistication have come a long way.

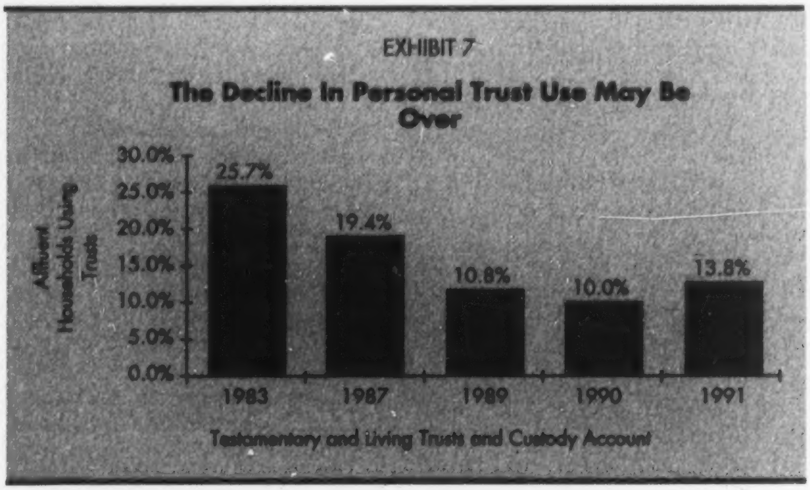


EXHIBIT 7

The Decline In Personal Trust Use May Be Over

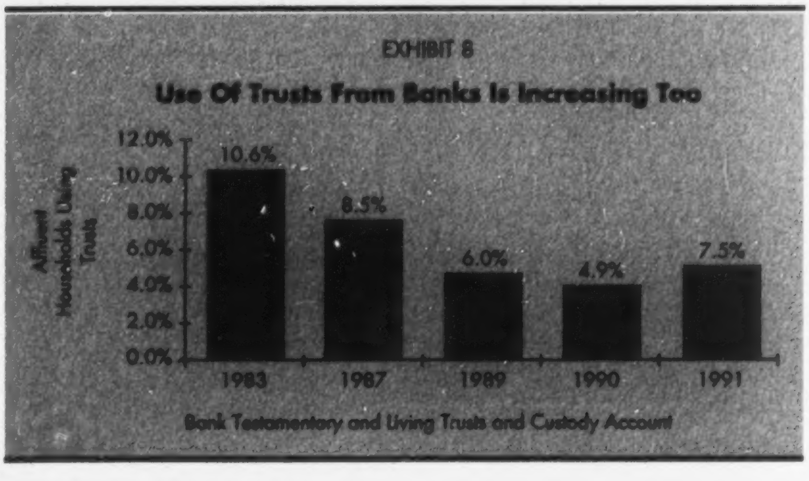


EXHIBIT 8

Use Of Trusts From Banks Is Increasing Too

The trend toward integrating bank personal trust units into comprehensive private banking programs is also part of the recent movement to more active selling of trust services.

You can only put it off so long. A final ingredient in the rise of trust use is coming and will come into play when wealthy consumers who postponed a concern for passing assets to the next generation because of their expectations for a longer life finally reach the last chapters in their longer lives. An increasing number of trusts probably will be acquired by those well beyond 65 years of age.

The next few years should be very good. The natural market for trust services has grown and will continue to increase. Trust providers are getting better and better at identifying prospects and closing sales. The next few years should be very good ones for the trust industry.

For this reason, now is the time to invest in trust marketing and sales efforts. A first-rate sales force, the best administrators and good service should yield excellent returns.

The first place to start is among current trust customers. PSI's 1991 survey showed that one in five current trust users is planning to set up a living trust within the next year. Exhibit 10 shows planned use by current trust customers.

Investments in marketing and sales efforts are probably best made sooner rather than later. An increase in competition usually follows an increase in business. As trust use grows and the success of industry leaders becomes apparent, heightened competition will make selling more difficult.

Investment Management

Investment Management (IM), at its broadest, refers to consumers paying professionals to manage assets for them. This broad definition could include most trust accounts and all mutual funds, but those two categories are usually considered separately. When PSI refers to investment management in its research, they are including customized portfolios managed by professionals. These portfolios can take the form of discretionary accounts and wrapfee versions of those accounts at brokerage firms, personal portfolios at banks and investment firms and managed retirement accounts.

Investment Management has widespread appeal. Unlike trusts, which are viewed as specialty products, consumers will consider IM accounts to meet a wide range of objectives from wealth preservation and income to growth to aggressive growth to speculation. For this reason, IM appeals to a broad spectrum of affluent consumers. While only 16 percent of the wealthiest 15.8 million households have personal trusts, half of them have an IM account averaging $297,000 in value. Even among younger and less wealthy affluent consumers, 37 percent have IM accounts, though with smaller average values. Among consumers with an income over $75,000 or a net worth over $300,000, there is widespread use across all age and wealth categories.

Growth is impressive. During the past year, 1.7 million affluent households began using IM accounts while average assets under management increased 61 percent. IM is now a $2.3 trillion business generating $33.5 billion per year in revenue. This growth rate is reminiscent of what was happening to mutual funds during the early 1980s.

Reports from investment companies and asset management firms support our survey findings. Billions of dollars are flowing into IM accounts. Subject to normal market cycles, the trend should continue for at least several years.

Consumers turning to IM for service and higher yields. Consumers are turning to investment managers for three primary reasons. First, consumers are reacting to the long term trend of ever greater complexity in the investment environment by turning to professionals for help, just as they did with mutual funds during the 1980s. The attraction of IM accounts is that they are customized to meet individual objectives and they usually entail a much higher level of service and hand-holding than mutual funds. Second, consumers are turning to IM accounts in search of higher returns in today's low interest rate environment. Finally, investment companies and banks are pushing IM accounts because they have a higher profit margin and less turnover than mutual funds and because they generate a more predictable revenue stream than trading commissions. They are getting more customers because they are selling.

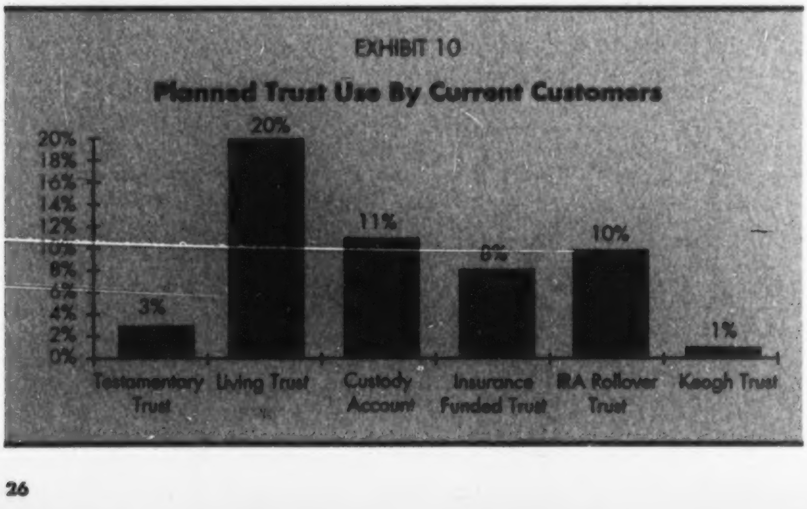
EXHIBIT 9

1991 Personal Trust Use Among The Affluent

Type	Number Of Households	Average Assets	Total Assets
Testamentary trust	790,000	$513,735	$405.8B
Living trust	1,264,000	$594,724	$751.7B
Custody	948,000	$220.506	$209.0B
Insurance funded	316,000	$478,925	$151.3B
IRA rollover	790,000	$235,238	$185.8B
Keogh trust	316,000	$247,199	$78.1B
Any trust	2,500,000	$680,690	$1,700.0B

EXHIBIT 10

Planned Trust Use By Current Customers



IM and personal trust are complementary. Investment management and personal trust appeal, to a great extent, to very different kinds of consumers. While most trust customers are also IM customers, the reverse is hardly true. Thus, they need to be positioned differently, marketed differently, and sold differently. However, they are naturally complementary in that they meet consumers' needs at sequential stages of the life cycle. IM is appropriate for wealth building, wealth preservation and income generation. Personal trust takes over as the welfare of the next generation becomes more and more important.

Invest In Marketing Now

The next several years will be very good for personal trust and investment management providers. Consumer groups most likely to use those services are expanding and perceptions of need only will increase. Most providers will prosper no matter what they do, but dramatic success will go to those institutions that invest in their ability to market and sell trust and IM.

The investment begins with good market intelligence — knowing who the best prospects are, how many there are, where they are, and how they can be approached effectively. Second, the best dollar for dollar returns will come from recruiting, training, supporting and rewarding the best sales personnel that can be found. Finally, per customer revenue will be maximized through good service and effective cross-selling. ◊

John DeMarco, Ph.D., senior vice president, manages PSI's domestic research programs which focus on retail banking, credit cards, financial services delivery and the affluent market for financial and investment products. Prior to joining PSI, DeMarco held a faculty position at the University of Georgia, Athens, where he taught statistics and management.

Trust Marketing

The Case For Advertising: Shining The Spotlight On Trust

The issue is quite simple: People won't know how good you are if you don't tell them

By **HAROLD G. BELL**
SourceOne Consulting Group
Atlanta, GA

The trust executive asked, "Why should I advertise. Nobody is going to give me a million dollar piece of new business on the basis of a newspaper ad. We have to go out and work for it," he insisted.

That statement is true enough — to a point. Advertising alone is not going to convince potential investors that their money is safe in your hands. Without advertising, however, you may not even have a shot at that business. At issue is the fact that potential customers simply do not realize how good you are — and they are not likely to find out if you don't tell them.

Part of the problem is image. The perception persists that trust departments are for the dead, not the living. As investment managers, they are seen as inefficient, too conservative and too expensive. Recent research shows that bankers today rank below CPAs, stockbrokers, attorneys and financial planners as a source of financial advice for the wealthy. In reality, bank trust departments have a better investment management record than any of these non-bank competitors. According to ongoing research conducted by CDA Investment Technologies Inc., for the American Bankers Association, trust departments continue to out-perform mutual funds, insurance companies, and investment advisors with their equity investment record.[1]

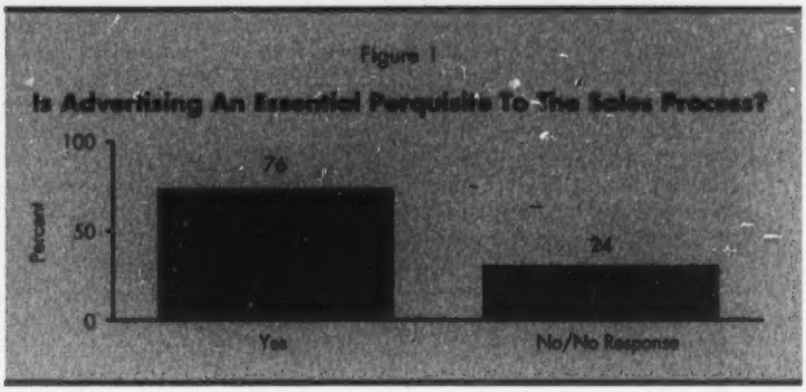
Closely related to the image problem is the fact that the target market for trust and investment services is becoming both younger and wealthier. With the aging of the "baby boom" generation, affluent consumers are growing in number, represent a relatively untapped market, and are young enough to offer the prospect of 30-year banking relationships. Many, however, are unprepared for the responsibilities involved in protecting and building on their wealth.[2] They need investment management advice.

> *Closely related to the image problem is the fact that the target market for trust and investment services is becoming younger and wealthier.*

Selling successfully to this group begins with an understanding of how they perceive themselves. In his address to the 1991 Trust and Financial Services Conference, Dr. Bruce Clark, co-founder and senior vice president of Age Wave Inc. in Emoryville, Calif., pointed out that baby boomers reject the notion of old age and want to be considered active and attractive. In many cases, any awareness these individuals have of trust banking is focused on an uninviting notion of dealing solely with death and its consequence rather than asset management as a whole.[3]

While trust departments struggle with the image problem, their non-bank competitors are building market share by attracting young investors early with mutual funds and brokerage services. To keep them over the long-term, they have begun adding the trust services traditionally associated with banks. Banks, in turn, are countering with mutual funds and other services aimed at the younger investor — but too few customers realize that this full range of services is even available, not to mention that trust departments boast both a superior record for overall performance and highly competitive pricing.

"While banks rely on traditional



relationships with corporate customers, mutual funds have become more aggressive marketers," says Kenneth Hoffman, president of Phoenix-Hecht. "They also have gained a technological edge in daily valuation and participant recordkeeping."

However, that gap is narrowing, according to a recent survey co-sponsored by Phoenix-Hecht/Gallup and the Optima Group. Survey results show that most bank trust departments are now full-service providers: 97 percent provide investment management, 93 percent have prototype 401k plans, 88 percent offer trust accounting, and 86 percent provide participant recordkeeping.[4] As the distinction between bank trust departments and their non-bank competitors continues to blur, banks must make a much stronger effort to identify — and promote — their competitive advantages.

If you think lack of advertising doesn't really make a difference, ask your salespeople. Recently, we polled the trust and investment sales staff of a large Southeastern bank to find out what they consider to be their major obstacles to increased sales. An overwhelming majority (78 percent) named lack of marketing and advertising support — followed distantly by such "traditional" impediments to sales and service improvement as too much paperwork/too little time (64 percent) and an inadequate incentive program (28 percent).

Of the 78 percent who chose insufficient marketing support, 35 percent singled out poor support materials, including point-of-sale information. The remaining 65 percent called for advertising aimed at both correcting an image problem in the community (i.e., a reputation of being unresponsive) and promoting specific product and service capabilities. One sales person commented: "Long-time customers think we're great, but the younger group is not as loyal. They don't consider us as investment managers or as part of the estate planning team."

That brings us once again to the problem — and the challenge. Trust departments today are lingering in uncomfortable obscurity when they have the potential for market leadership. As profit margins shrink in other banking areas, the spotlight of potential shines ever more brightly on trust. Most trust departments have taken the important first steps toward improving market share. They have expanded their range of products and services in order to meet the competition on a level playing field. They have concentrated time and resources on building sales cultures dedicated to selling these new capabilities. They excel in all areas but one: marketing and advertising.

What is the current status of advertising by bank trust and investment departments? To find out, SourceOne Consulting Group, Atlanta, recently joined forces with MSI, an advertising agency based in Richmond, VA, to survey current trust marketing and advertising practices. Results indicate that while trust executives give lip-service to the importance of advertising, actual follow through is spotty, at best.

For example, 76 percent of survey respondents said they believe that advertising "is an essential prerequisite" to their sales process, (Figure 1) and 72 percent reported that they are planning to advertise during the current budget year. However, only

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43 percent said they have actual advertising plans, compared with the 90 percent who have overall strategic plans and 89 percent with formal marketing plans. (Figures 2-3) In other words, nearly half of all trust executives who plan to advertise are doing so without written guidelines to anchor that advertising securely to "big picture" strategic and marketing objectives. It seems that advertising, as desirable as it may be, is actually regarded as a marketing "add on" rather than a critical component of a marketing program.

How bank trust departments advertise also warrants a closer look. When asked what types of advertising they presently use, 94 percent of survey respondents said they spend their advertising dollars on brochures, followed by 62 percent who advertise in local newspapers. (Figure 4) After that, the advertising media mix drops dramatically. Only 29 percent advertise in regional or national print media, 16 percent on radio, and 13 percent on television. The problem here is that brochures are not, strictly speaking, "advertising" unless they are used as part of a direct mail advertising campaign. Certainly, they are critical weapons in the marketing arsenal, but should be positioned as educational material used to disseminate

Figure 2

Does Department Have Marketing Plan?

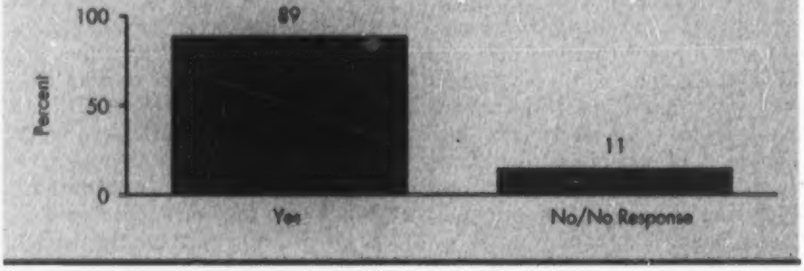


Figure 3

Does Department Have Advertising Plan?

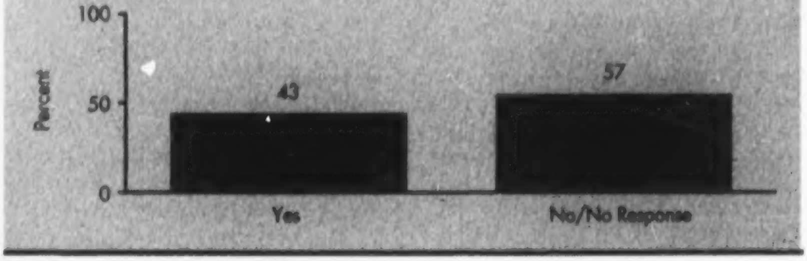
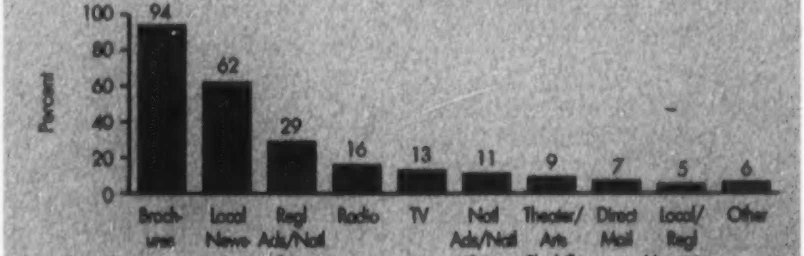


Figure 4

Types Of Advertising Presently Used?



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information at point-of-sale, or as leave-behinds after a sales call. When brochures are removed from the advertising mix used by survey respondents, a picture emerges of occasional newspaper and broadcast media advertising, but not much else.

Effective advertising begins with an overall marketing plan that clearly identifies target audiences and suggests strategies for reaching them. The next step is an advertising plan that develops and refines the marketing message, then pinpoints ways to reach the various target audiences with that message. The first step, however, is to decide what you want to say.

What Should You Advertise?

Ironically, considering that non-banks currently have the edge in trust and investment advertising, banks have the most to say. Investment results tell only part of the story. Compared with non-bank players, bank trust and investment departments come up winners all the way around.

Early in 1992, SourceOne Consulting Group surveyed members of the Michigan Bankers Association to identify their perceptions of trust trends and issues in today's highly competitive market. One of the most serious competitive disadvantages they face, respondents said, is that the market simply does not know how good they are or that they compare favorably with non-bank competitors.

- **Approximately 50 percent of the respondents said that customers do not understand the value of the services they offer.**
- **More than 80 percent said the marketplace labors under the misconception that bank fees are higher than non-bank fees, adding that bank trust departments are hampered by "a poor perception of value by customers," including "overall poor performance."**
- **Furthermore, all of the survey respondents identified their ability to offer high quality customer service as their major competitive advantage. They added that important service areas where banks excel include the ability to offer personalized service, fast turnaround time, and convenient access to a local service provider.**

Personalized, relationship-oriented service; superior investment performance; competitive pricing; and a wide, highly-competitive range of products and services from which to chose, add up to a potent advertising message.

There is no single answer to how much a bank trust department should spend on advertising. Ultimately, the "ideal" budget is determined by a number of factors, such as size of the institution, specific marketing objectives, market environment (such as the mix of urban, suburban, and rural populations) and the nature of the competition. Consequently, reported advertising expenditures vary widely.

For example, results of the SourceOne/MSI Advertising Survey show that the largest group of currently advertising trust departments (35 percent) have advertising budgets of less than $50,000 a year.

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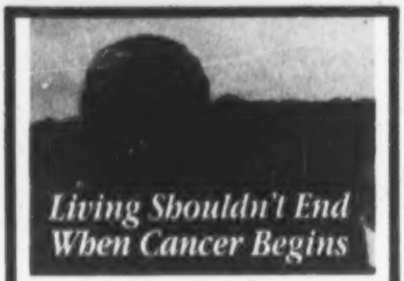

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ROBERT D. DICKERSON
Secretary

July 28, 1992

SPS

SOUTHWESTERN PUBLIC SERVICE COMPANY

About 20 percent said they spend between $50,000 and $100,000 annually, and 10 percent spend between $100,000 and $200,000. (Figure 5) It is important to remember, however, that advertising is not a stand-alone item, but part of an overall marketing budget. The first question, therefore, is how much should you spend on marketing?

One convenient rule-of-thumb approach to budgeting is the "percentage of assets" method which first sets a total marketing budget for the bank as a whole, based on asset size. The formula is usually stated as "1/10 of one percent of assets" or "$1,000 in expenditures for each million dollars in assets."[5] So, an institution with assets of $5 billion might budget $5 million for marketing, while an institution with assets of $50 million would spend $50,000. In actual fact, the Bank Marketing Association reports that average marketing expenditures by banks in 1990 ranged from $12,800 for banks under $10 million in assets to about $5 million with assets of $5 billion or more.[6]

Of that overall budget, trust departments tend to get a relatively small piece — a little as 1 percent in smaller banks, and up to 6.3 percent in larger banks. Translated into dollar figures, that means that smaller banks spend an average of only $4,500 on overall trust marketing, while larger banks spend close to $212,000. The reality is that a marketing budget of $4,500 will not buy very much.[7]

Compare those figures with what your non-bank competitors are spending on advertising alone. In 1990, for example, Merrill-Lynch spent nearly $43 million on advertising. Shearson Lehman spent $25 million and Dean Witter spent $20 million. While expenditures of this magnitude may be out of the question for any single bank trust department, surely a larger expenditure is justified given banks' increasing emphasis on non-interest income.

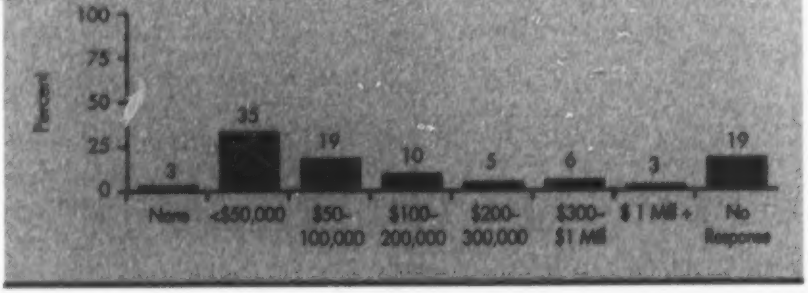
Another way to approach the budgeting process — the approach recommended by the Bank Marketing Association — is a three-step "objective and task" method, which includes: 1) determining the marketing objectives of the bank; 2) creating strategies and tactics to reach those goals; and 3) assigning estimated costs to the marketing strategies used to reach those goals.[8] In other words, decide where you want to go, then spend what you have to — or what you can — to get there. For example, if the bank's strategic objective is to increase trust revenue 20 percent over the course of a year, it makes sense to support that objective with a comparable increase in marketing expenditure.

Once the marketing budget is in place, the next step is to allocate those dollars to various marketing activities, which may include advertising, public relations, sales promotions, sales training and market research. According to the Bank Marketing Association's *Analysis of 1990 Bank Marketing Expenditures*, most banks earmark the largest percentage of their marketing budget for advertising: around 50 percent for banks with total assets under $250 million, compared with 59 to 66 percent for banks with assets of $250,000 and up.[9] Typically, the largest percentage of the advertising budget goes for newspaper advertising, followed by broadcast media and direct response advertising.[10]

What happens to those advertising dollars during a recession? Ideally, nothing. If budget items must

Figure 5

Current Year's Advertising Budget?



be cut, the best approach is to trim other marketing plans and leave the advertising budget intact. Instead, put a hold on public relations and market research plans, or use black and white instead of color photos in the annual report. Sharply focused advertising is the most effective use of your marketing dollar. Any short-term savings achieved by cutting advertising will come back to haunt you in the form of decreased market awareness down the line.

And, as the Bank Marketing Association points out: "A normal to aggressive advertising posture can increase your market share when competitors have cut marketing spending. Numerous studies have documented the benefit of maintaining advertising exposures during recessions, when a reduced competitive presence offers greater awareness for every ad you run."[11]

Justifying advertising expenditures and keeping budgets intact often requires the ability to convince senior management that advertising — indeed, marketing in general — is not an expense item, but an investment with a concrete, bottom-line pay off. Unlike consumer product advertising, where success can be determined by how quickly items move off the shelves, the main objective of trust marketing in general is to build relationships. The results of trust advertising efforts are more difficult to track because they happen over a period of time and often cannot be quantified on an item-by-item basis. There are, however, several tracking methods you can use:

- Include advertising awareness questions in the ongoing marketing research you use with customers to monitor service quality improvement or uncover customer needs for product development purposes. Research methods might include customer focus groups, one-on-one interviews, telephone surveys, or print surveys distributed through the mail or in-bank at point of service.

  This approach tells you the customer's "awareness baseline" as you begin an advertising campaign and provides a tool for tracking changes in awareness as the campaign continues. Asking questions to determine what customers know about the products and services you offer will enable you to pinpoint specific areas for future advertising emphasis.

- Build advertising awareness questions into the regular routines of your salespeople and account managers. Ask new customers how they heard about you. Ask existing customers if they are aware of the products and services you currently advertise.

  Base at least some of your advertising on specific products and services. An emphasis on mutual funds or 401K plans, for example, is likely to have a direct impact on inquiries relating to those products — and ultimately, on sales increases.

- Include a response mechanism. Contact names, special

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- Finally, don't neglect the power of direct mail campaigns — both in themselves and as a support for other advertising efforts. A direct mail promotion of investment management services aimed at high-net-worth retail customers, for example, can be an effective supplement to a newspaper campaign emphasizing those services.

Whatever method or combination of methods you use to track advertising effectiveness, make an effort to measure earnings increases as well as response rates or awareness levels. In addition to providing additional justification for continued advertising expenditures, this information can indicate which advertising efforts are most effective and which products or services offer the greatest profit potential.[12]

Once upon a time, a major California bank took out full-page newspaper ads crowing about improved customer service — without doing much more than giving customer contact employees a pep talk and some "smile training." Bank management then sat complacently back and waited for customer response. And respond they did. The irate reaction to the same long lines and the same slow service was long and loud — and cost the bank customers.

Some banks are currently in the process of learning the same painful lesson with their investment advertising: Don't promise what you can't deliver. As customers responded to last year's falling interest rates by moving massive sums away from certificates of deposits (CDs) in hopes of finding higher returns, 15 New York City banks countered with extensive advertising campaigns designed to sell mutual funds, annuities and other investment products "right here in our lobby. Just bring in your money."

A visit to these banks, however, showed a considerable gap between what was offered and what the banks actually were prepared to deliver. At nine of the branches, for example, employees were not equipped to answer questions about the alternative investment products advertised, and several volunteered in-

Figure 6

The Department's Advertising Is Oriented As:

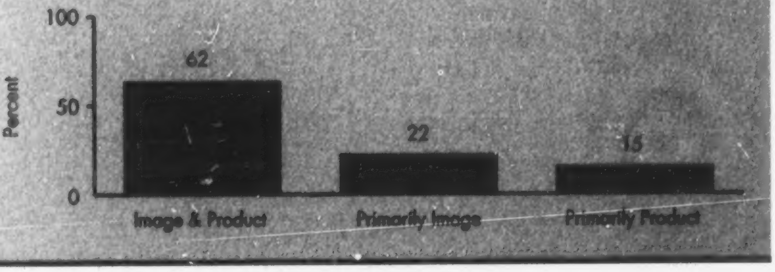
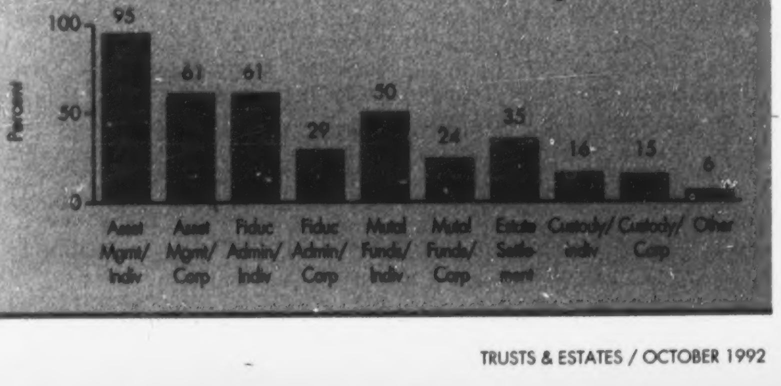


Figure 7

Products Included In Advertising



correct information. At one bank, there was nobody available to talk to at all. In addition, bank employees rarely took the trouble to ask for the prospective customer's name, address and phone number.[13] By comparison, similar shopping at some non-bank competitors uncovered both extensive product knowledge and a more aggressive sales stance.

The problem is not a new one. Bank employees at the customer contact level, for example, are frequently heard complaining that "no one ever tells us anything," or "we learned about our new product from a newspaper ad this morning." And nothing is likely to cancel out an advertising effort more quickly than employees who don't know anything about the product in question.

Advertising does not exist in a vacuum. As trust departments expand their range of products and services, sales success depends ultimately on the ability of sales people to identify customer needs, match those needs with the appropriate products, then close the sale. Training in product knowledge and in cross-selling techniques is a sales culture cornerstone — but not the only one.

We continually encounter trust executives who wonder why their efforts to build a sales and service culture are not working. "We have the vision," they say. "We have translated that vision into reachable objectives. We have trained our staff. Why isn't anything happening?" Often, the answer is inadequate marketing support — led by the absence of that great marketing "expendable," advertising. The other essential components of a sales and service culture may be in place, but prospective customers simply aren't getting the message.

And the message you need to deliver is: "We are not who you think we are." Customer perceptions of what trust departments have to offer have little bearing on the true reality. If those perceptions are not changed through advertising, then how do you plan to change them? And rest assured, if the status quo continues, trust departments will surely forfeit their potential for market leadership. ◊

Harold G. Bell, Jr., is executive director of SourceOne Consulting Group, an Atlanta-based financial consulting firm specializing in strategic earning improvements for bank trust departments.

FOOTNOTES

1. Randy Welch, "A Billion Here, A Billion There," *Bank Director*, Third Quarter. 1992, p. 24.

2. Robert S. Cole, "To Woo the Newly Rich, Spread the Word," *American Banker*, July 28, 1992, p. 4.

3. J. Ginovsky, "Think About It!" *ABA Banker's Weekly*, March 12, 1991, p. 12.

4. Karen McCombs, "401k Plans: Know Your Customer," *ABA Banking Journal*, June 1991, p. 52.

5. "Analysis of 1990 Bank Marketing Expenditures," Bank Marketing Association, Chicago, IL, p. 3.

6. Id. at 8.

7. Id. at pp. 25-26.

8. Id. at 4.

9. Id. at 8.

10. Id. at 14.

11. Id. at 6.

12. Id. at 7.

13. Susan Antilla, "New York Banks Are Fumbling A Service They Tout," *New York Times*, August 2, 1992.

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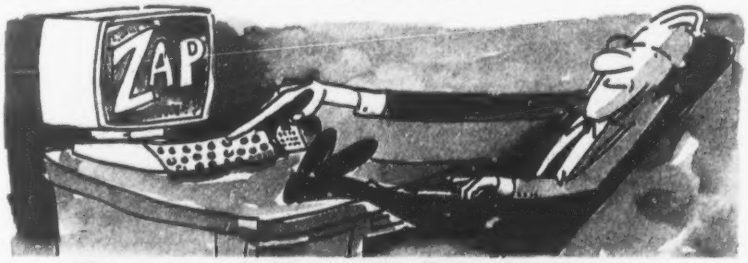

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